

REPSINVEST

Policy: P52175812
Type: AERP

Issue Date: 13-May-13
Maturity Date: 13-May-28

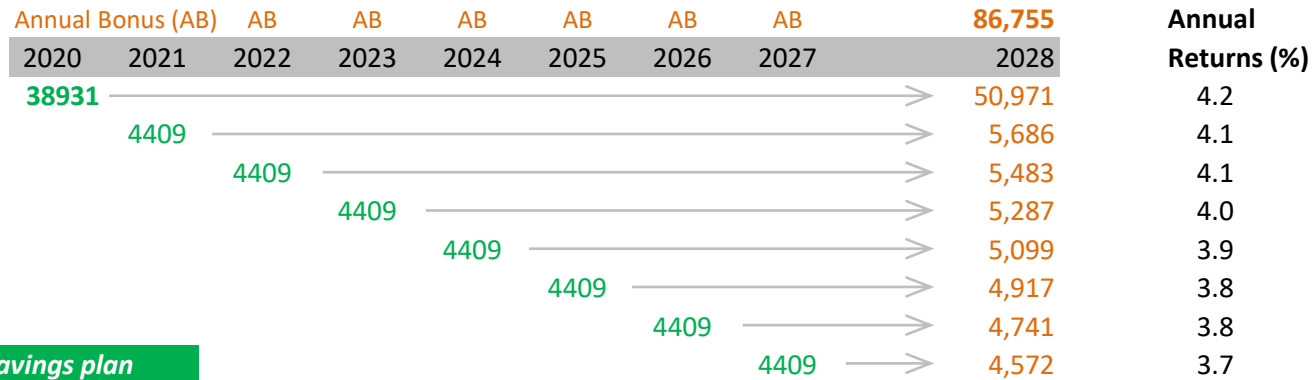
Terms to Maturity: 7 yrs 5 mths
Price Discount Rate: 3.7%

Annual Premium: \$4,408.92
Next Due Date: 13-May-21

Current Maturity Value: \$86,755
Cash Benefits: \$0
Final lump sum: \$86,755

Date **Initial Sum**
 13-Dec-20 \$38,931
 13-Jan-21 \$39,049
 13-Feb-21 \$39,167

MV 86,755



Funds put into savings plan

Remarks:

Regular Premium Base Plan

Please refer below for more information

REPSINVEST

Policy: P52175812
Type: AE

Issue Date: 13-May-13
Maturity Date: 13-May-28

Terms to Maturity: 7 yrs 5 mths
Price Discount Rate: 3.7%

Annual Premium: \$8,108.92
Next Due Date: 13-May-21

Current Maturity Value:	\$115,957	Accumulated Cash Benefit:	\$0	Date	Initial Sum
Cash Benefits:	\$29,202	Annual Cash Benefits:	\$3,700	13-Dec-20	\$38,931
Final lump sum:	\$86,755	Cash Benefits Interest Rate:	3%	13-Jan-21	\$39,049
				13-Feb-21	\$39,167

MV #####

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	86,755	Annual Returns (%)
2020	2021	2022	2023	2024	2025	2026	2027	2028	
38931								50,971	4.2
	4409							5,686	4.1
	3700	4409						5,483	4.1
		3700	4409					5,287	4.0
			3700	4409				5,099	3.9
				3700	4409			4,917	3.8
					3700	4409		4,741	3.8
						3700	4409	4,572	3.7
							3700	29,202	

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional \$3700 annually at 3% p.a.
This portion of your savings can be withdrawn, discontinued and resumed anytime
You can even use it to fund future premiums from 2025 onwards

Please refer below for more information



Notes:

This product is underwritten by the respective insurance company.

The Maturity Value is from the latest bonus statement or revised benefit illustration provided by the insurance company. It consists of both guaranteed portion (declared) and non-guaranteed portion (i.e. future annual bonuses and maturity bonuses).

The Price Discount Rate is the rate at which the Maturity Value and the future premiums payable have been discounted to calculate the Initial Sum and does not represent the rate of returns.

This illustration is for reference only and it is not a contract of insurance.
It is not intended to provide any financial advice or constitute as an offer to purchase.
Please refer to the actual policy document for the exact terms and conditions.