



**Policy:** P44581197  
**Type:** AERP

**Issue Date:** 25-Nov-10  
**Maturity Date:** 25-Nov-35

**Terms to Maturity:** 11 yrs 11 mths  
**Price Discount Rate:** 4.1%

**Annual Premium:** \$638.80  
**Next Due Date:** 25-Nov-24

<b>Current Maturity Value:</b>	\$27,620	<b>Date</b>	25-Dec-23	<b>Initial Sum</b>	\$11,526
<b>Cash Benefits:</b>	\$0		25-Jan-24		\$11,565
<b>Final lump sum:</b>	\$27,620		25-Feb-24		\$11,603

**MV 27,620**

Annual Bonus (AB)		AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	27,620	Annual Returns (%)
2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	
11526												18,605	5.2
	639											994	5.1
		639										955	4.9
			639									917	4.8
				639								881	4.7
					639							846	4.6
						639						813	4.5
							639					781	4.5
								639				750	4.4
									639			721	4.3
										639		692	4.2
											639	665	4.1

**Funds put into savings plan**

**Remarks:**

Regular Premium Base Plan

Please refer below for more information

# REPSINVEST

**Policy:** P44581197  
**Type:** AE

**Issue Date:** 25-Nov-10  
**Maturity Date:** 25-Nov-35

**Terms to Maturity:** 11 yrs 11 mths  
**Price Discount Rate:** 4.1%

**Annual Premium:** \$1,638.80  
**Next Due Date:** 25-Nov-24

<b>Current Maturity Value:</b>	\$40,416	<b>Accumulated Cash Benefit:</b>	\$0	<b>Date</b>	<b>Initial Sum</b>
<b>Cash Benefits:</b>	\$12,796	<b>Annual Cash Benefits:</b>	\$1,000	25-Dec-23	\$11,526
<b>Final lump sum:</b>	\$27,620	<b>Cash Benefits Interest Rate:</b>	2.50%	25-Jan-24	\$11,565
				25-Feb-24	\$11,603

**MV 40,416**

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	27,620	Annual Returns (%)
2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	
11526												18,605	5.2
	639											994	5.1
	1000	639										955	4.9
		1000	639									917	4.8
			1000	639								881	4.7
				1000	639							846	4.6
					1000	639						813	4.5
						1000	639					781	4.5
							1000	639				750	4.4
								1000	639			721	4.3
									1000	639		692	4.2
										1000	639	665	4.1
											1000	12,796	

**Funds put into savings plan**

**Cash Benefits**

## Remarks:

Option to put in additional \$1000 annually at 2.5% p.a.

This portion of your savings can be withdrawn, discontinued and resumed anytime

You can even use it to fund future premiums from 2029 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.