

REPSINVEST

Policy: AV80108082
Type: AERP

Issue Date: 19-Apr-18
Maturity Date: 19-Apr-30

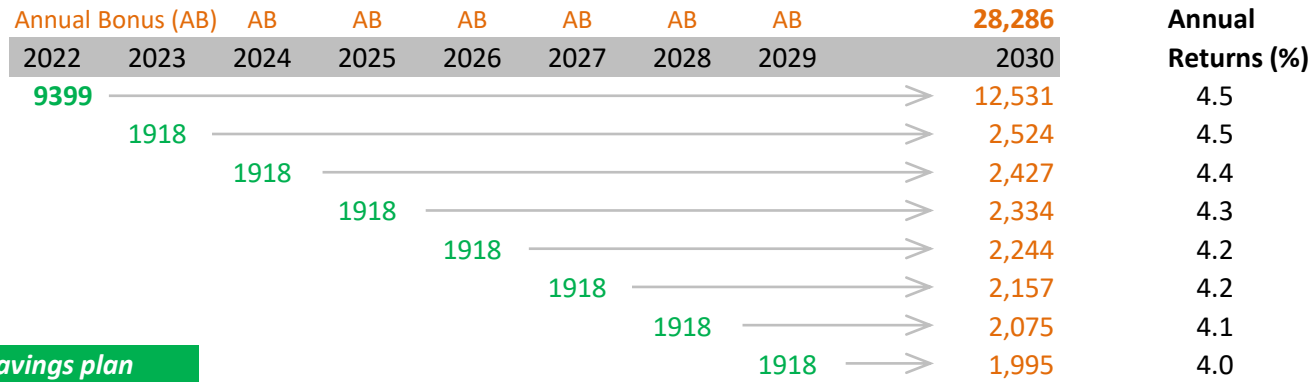
Terms to Maturity: 7 yrs 4 mths
Price Discount Rate: 4.0%

Annual Premium: \$1,918.00
Next Due Date: 19-Apr-23

Current Maturity Value: \$28,286
Cash Benefits: \$0
Final lump sum: \$28,286

Date **Initial Sum**
 19-Dec-22 \$9,399
 19-Jan-23 \$9,430
 19-Feb-23 \$9,461

MV 28,286



Funds put into savings plan

Remarks:

Regular Premium Base Plan

Please refer below for more information

REPSINVEST

Policy: AV80108082
Type: AE

Issue Date: 19-Apr-18
Maturity Date: 19-Apr-30

Terms to Maturity: 7 yrs 4 mths
Price Discount Rate: 4.0%

Annual Premium: \$2,918.00
Next Due Date: 19-Apr-23

Current Maturity Value:	\$36,178	Accumulated Cash Benefit:	\$0	Date	Initial Sum
Cash Benefits:	\$7,892	Annual Cash Benefits:	\$1,000	19-Dec-22	\$9,399
Final lump sum:	\$28,286	Cash Benefits Interest Rate:	3.00%	19-Jan-23	\$9,430
				19-Feb-23	\$9,461

MV 36,178

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB		Annual Returns (%)
2022	2023	2024	2025	2026	2027	2028	2029	2030	
9399								12,531	4.5
	1918							2,524	4.5
	1000	1918						2,427	4.4
		1000	1918					2,334	4.3
			1000	1918				2,244	4.2
				1000	1918			2,157	4.2
					1000	1918		2,075	4.1
						1000	1918	1,995	4.0
							1000	7,892	

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional \$1000 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This portion of your savings can be withdrawn, discontinued and resumed anytime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 2028 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.