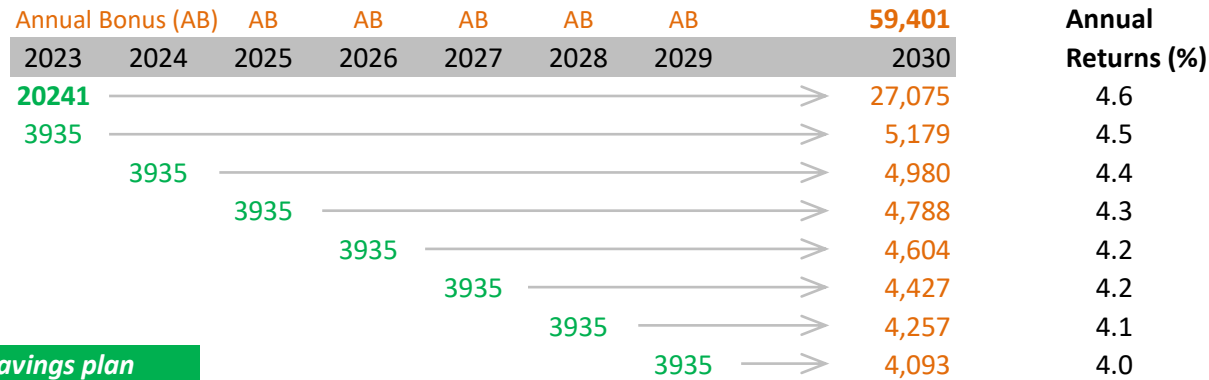


REPSINVEST

Policy: AV80170648 **Issue Date:** 8-Jun-18 **Terms to Maturity:** 7 yrs 5 mths **Annual Premium:** \$3,935.40
Type: AERP **Maturity Date:** 8-Jun-30 **Price Discount Rate:** 4.0% **Next Due Date:** 8-Jun-23

Current Maturity Value:	\$59,401	Date	Initial Sum
Cash Benefits:	\$0	8-Jan-23	\$20,241
Final lump sum:	\$59,401	8-Feb-23	\$20,307
		8-Mar-23	\$20,374

MV 59,401



Funds put into savings plan

Remarks:

Regular Premium Base Plan

Please refer below for more information

REPSINVEST

Policy: AV80170648 **Issue Date:** 8-Jun-18 **Terms to Maturity:** 7 yrs 5 mths **Annual Premium:** \$6,035.40
Type: AE **Maturity Date:** 8-Jun-30 **Price Discount Rate:** 4.0% **Next Due Date:** 8-Jun-23

Current Maturity Value:	\$75,975	Accumulated Cash Benefit:	\$0	Date	Initial Sum
Cash Benefits:	\$16,574	Annual Cash Benefits:	\$2,100	8-Jan-23	\$20,241
Final lump sum:	\$59,401	Cash Benefits Interest Rate:	3.00%	8-Feb-23	\$20,307
				8-Mar-23	\$20,374

MV 75,975

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	59,401	Annual Returns (%)
2023	2024	2025	2026	2027	2028	2029	2030	
20241							27,075	4.6
3935							5,179	4.5
2100	3935						4,980	4.4
	2100	3935					4,788	4.3
		2100	3935				4,604	4.2
			2100	3935			4,427	4.2
				2100	3935		4,257	4.1
					2100	3935	4,093	4.0
						2100	16,574	

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional \$2100 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 This portion of your savings can be withdrawn, discontinued and resumed anytime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.