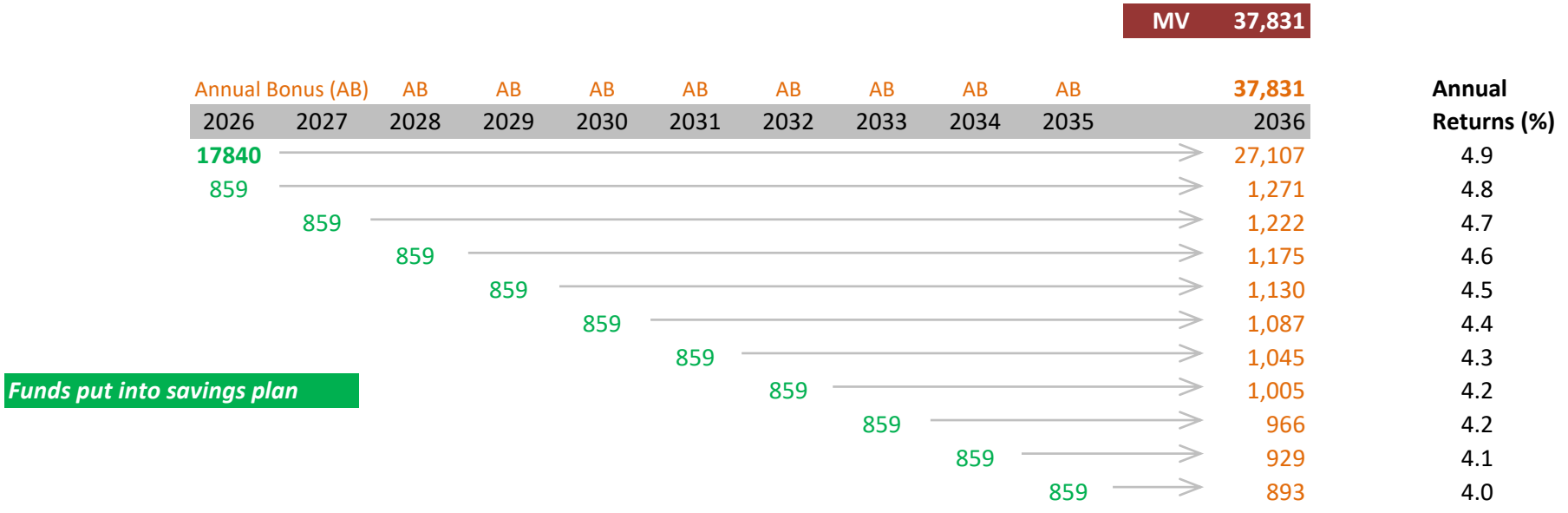
REPSINVEST

Policy:	G0073214826	**Issue Date**:	24-Nov-11	**Terms to Maturity:**	10 yrs 8 mths	**Annual Premium:**	$858.84
Type:	AERP	**Maturity Date**:	24-Nov-36	**Price Discount Rate:**	4.0%	**Next Due Date:**	24-Nov-26

Current Maturity Value:	$37,831
Cash Benefits:	$0
Final lump sum:	$37,831

Date	**Initial Sum**
24-Mar-26	$17,840
24-Apr-26	$17,898
24-May-26	$17,957



Remarks:

Regular Premium Base Plan

Please refer below for more information

REPs Holdings Pte Ltd
Cross Street Exchange, 18 Cross Street #07-01 Singapore 048423
Tel: 6221 4770 www.repsinvest.com.sg

REPSINVEST

Policy:	G0073214826	**Issue Date**:	24-Nov-11	**Terms to Maturity:**	10 yrs 8 mths	**Annual Premium:**	$2,446.80
Type:	AE	**Maturity Date**:	24-Nov-36	**Price Discount Rate:**	4.0%	**Next Due Date:**	24-Nov-26

				Date	Initial Sum
Current Maturity Value:	$56,581	**Accumulated Cash Benefit:**	$0	24-Mar-26	$17,840
Cash Benefits:	$18,750	**Annual Cash Benefits:**	$1,588	24-Apr-26	$17,898
Final lump sum:	$37,831	**Cash Benefits Interest Rate:**	3.00%	24-May-26	$17,957

										MV	56,581	
Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB			**37,831**	**Annual**
2026	2027	2028	2029	2030	2031	2032	2033	2034	2035		2036	**Returns (%)**
17840	→	→	→	→	→	→	→	→	→		27,107	4.9
859	→	→	→	→	→	→	→	→	→		1,271	4.8
1588	859	→	→	→	→	→	→	→	→		1,222	4.7
	1588	859	→	→	→	→	→	→	→		1,175	4.6
		1588	859	→	→	→	→	→	→		1,130	4.5
			1588	859	→	→	→	→	→		1,087	4.4
				1588	859	→	→	→	→		1,045	4.3
					1588	859	→	→	→		1,005	4.2
						1588	859	→	→		966	4.2
							1588	859	→		929	4.1
								1588	859	→	893	4.0
									1588		**18,750**	

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional $1587.96 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This portion of your savings can be withdrawn, discontinued and resumed anytime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 2030 onwards

Please refer below for more information

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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.