REPSINVEST

Policy:	P39581108	**Issue Date**:	21-May-09	**Terms to Maturity:**	8 yrs 11 mths	**Annual Premium:**	$615.84
Type:	RP	**Maturity Date:**	21-May-34	**Price Discount Rate:**	3.8%	**Next Due Date:**	21-May-26

				Date	Initial Sum
Current Maturity Value:	$23,016			21-Jun-25	$12,311
Absolute Returns:	$5,779			21-Jul-25	$12,349
Absolute Returns (%):	33.5%			21-Aug-25	$12,388

MV	**23,016**	

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB		23,016	Annual
2025	2026	2027	2028	2029	2030	2031	2032	2033		2034	Returns (%)
12311									→	17,168	4.4
	616								→	830	4.3
		616							→	800	4.3
			616						→	770	4.2
				616					→	742	4.1
					616				→	715	4.0
						616			→	689	3.9
							616		→	664	3.9
								616	→	639	3.8

Funds put into savings plan

Remarks:

The basic returns for this 25 yrs plan is 3%

17 yrs of premiums have been paid and the policy value (at 3% return) is $13804

Please refer below for more information

REPs Holdings Pte Ltd
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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.