

# REPS INVEST

**Policy:** S80030351  
**Type:** AERP

**Issue Date:** 26-Jan-18  
**Maturity Date:** 26-Jan-33

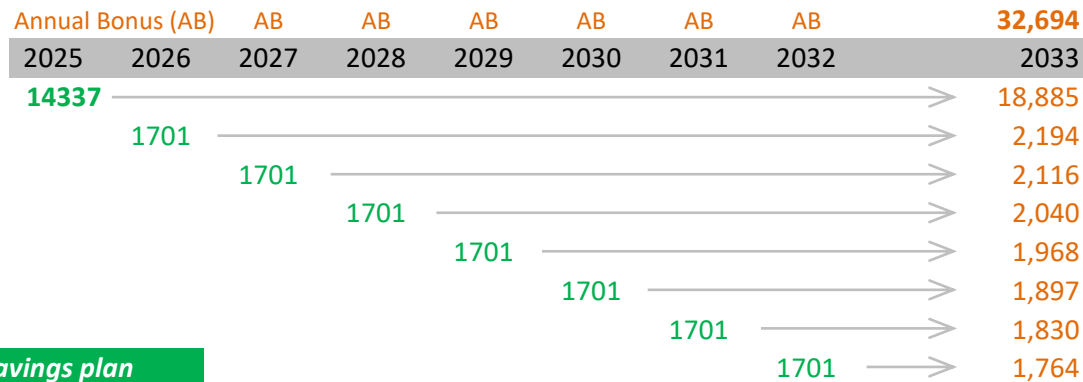
**Terms to Maturity:** 7 yrs 7 mths  
**Price Discount Rate:** 3.7%

**Annual Premium:** \$1,701.40  
**Next Due Date:** 26-Jan-26

**Current Maturity Value:** \$32,694  
**Cash Benefits:** \$0  
**Final lump sum:** \$32,694

Date	Initial Sum
26-Jun-25	\$14,337
26-Jul-25	\$14,381
26-Aug-25	\$14,424

**MV 32,694**



**Annual Returns (%)**

4.2
4.1
4.1
4.0
3.9
3.8
3.8
3.7

**Funds put into savings plan**

## Remarks:

Regular Premium Base Plan

Please refer below for more information

# REPS INVEST

**Policy:** S80030351  
**Type:** AE

**Issue Date:** 26-Jan-18  
**Maturity Date:** 26-Jan-33

**Terms to Maturity:** 7 yrs 7 mths  
**Price Discount Rate:** 3.7%

**Annual Premium:** \$2,876.40  
**Next Due Date:** 26-Jan-26

<b>Current Maturity Value:</b>	\$41,967	<b>Accumulated Cash Benefit:</b>	\$0	<b>Date</b>	<b>Initial Sum</b>
<b>Cash Benefits:</b>	\$9,273	<b>Annual Cash Benefits:</b>	\$1,175	26-Jun-25	\$14,337
<b>Final lump sum:</b>	\$32,694	<b>Cash Benefits Interest Rate:</b>	3.00%	26-Jul-25	\$14,381
				26-Aug-25	\$14,424

**MV** 41,967

Annual Bonus (AB)		AB	AB	AB	AB	AB	AB	32,694	Annual
2025	2026	2027	2028	2029	2030	2031	2032	2033	Returns (%)
14337								18,885	4.2
	1701							2,194	4.1
	1175	1701						2,116	4.1
		1175	1701					2,040	4.0
			1175	1701				1,968	3.9
				1175	1701			1,897	3.8
					1175	1701		1,830	3.8
						1175	1701	1,764	3.7
							1175	9,273	

**Funds put into savings plan**

**Cash Benefits**

## Remarks:

Option to put in additional \$1175 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This portion of your savings can be withdrawn, discontinued and resumed anytime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 2031 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.