REPSINVEST

Policy:	S09990726	**Issue Date**:	4-Dec-17	**Terms to Maturity:**	6 yrs 4 mths	**Annual Premium:**	$3,439.80
Type:	AERP	**Maturity Date**:	4-Dec-32	**Price Discount Rate:**	3.6%	**Next Due Date:**	4-Dec-26

Current Maturity Value:	$68,170
Cash Benefits:	$0
Final lump sum:	$68,170

Date	**Initial Sum**
4-Aug-26	$35,785
4-Sept-26	$35,890
4-Oct-26	$35,996

MV 68,170

Annual Bonus (AB)		AB	AB	AB	AB	**68,170**	**Annual**
2026	2027	2028	2029	2030	2031	2032	**Returns (%)**
35785	→					44,769	4.0
3440	→					4,253	3.9
	3440	→				4,105	3.9
		3440	→			3,963	3.8
			3440	→		3,825	3.7
				3440	→	3,692	3.7
					3440 →	3,564	3.6

Funds put into savings plan

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:	S09990726	**Issue Date**:	4-Dec-17	**Terms to Maturity:**	6 yrs 4 mths	**Annual Premium:**	$5,889.80
Type:	AE	**Maturity Date**:	4-Dec-32	**Price Discount Rate:**	3.6%	**Next Due Date:**	4-Dec-26

				Date	**Initial Sum**
Current Maturity Value:	$84,493	**Accumulated Cash Benefit:**	$0	4-Aug-26	$35,785
Cash Benefits:	$16,323	**Annual Cash Benefits:**	$2,450	4-Sept-26	$35,890
Final lump sum:	$68,170	**Cash Benefits Interest Rate:**	3.00%	4-Oct-26	$35,996

							MV 84,493	
	Annual Bonus (AB)		AB	AB	AB	AB	**68,170**	**Annual**
	2026	2027	2028	2029	2030	2031	2032	**Returns (%)**
	35785						44,769	4.0
	3440						4,253	3.9
	2450	3440					4,105	3.9
		2450	3440				3,963	3.8
			2450	3440			3,825	3.7
				2450	3440		3,692	3.7
					2450	3440	3,564	3.6
Funds put into savings plan						2450	**16,323**	

Cash Benefits

Remarks:

Option to put in additional $2450 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This portion of your savings can be withdrawn, discontinued and resumed anytime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

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.

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