REPSINVEST

Policy:	P40471435	**Issue Date**:	7-Sept-09	**Terms to Maturity:**	8 yrs 1 mths	**Annual Premium:**	$702.24
Type:	AERP	**Maturity Date**:	7-Sept-34	**Price Discount Rate:**	3.8%	**Next Due Date:**	7-Sept-26

Date	**Initial Sum**
7-Aug-26	$16,910

Current Maturity Value:	$29,529
Cash Benefits:	$0
Final lump sum:	$29,529

MV 29,529

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	**29,529**	**Annual Returns (%)**
2026	2027	2028	2029	2030	2031	2032	2033	2034	
16910								22,860	4.4
702								946	4.3
	702							912	4.3
		702						878	4.2
			702					846	4.1
				702				815	4.0
					702			785	3.9
						702		757	3.9
							702	729	3.8

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

Policy:	P40471435	**Issue Date:**	7-Sept-09	**Terms to Maturity:**	8 yrs 1 mths	**Annual Premium:**	$1,802.24
Type:	AE	**Maturity Date:**	7-Sept-34	**Price Discount Rate:**	3.8%	**Next Due Date:**	7-Sept-26

				Date	**Initial Sum**
Current Maturity Value:	$39,604	**Accumulated Cash Benefit:**	$0	7-Aug-26	$16,910
Cash Benefits:	$10,075	**Annual Cash Benefits:**	$1,100		
Final lump sum:	$29,529	**Cash Benefits Interest Rate:**	3.00%		

								MV 39,604	
Annual Bonus (AB)		AB	AB	AB	AB	AB	AB	**29,529**	**Annual**
2026	2027	2028	2029	2030	2031	2032	2033	2034	**Returns (%)**
16910								22,860	4.4
702								946	4.3
1100	702							912	4.3
	1100	702						878	4.2
		1100	702					846	4.1
			1100	702				815	4.0
				1100	702			785	3.9
					1100	702		757	3.9
						1100	702	729	3.8
							1100	**10,075**	

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional $1100 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This portion of your savings can be withdrawn, discontinued and resumed anytime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.

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