REPSINVEST

Policy:	P58212031	**Issue Date**:	10-Feb-15	**Terms to Maturity:**	13 yrs 6 mths	**Annual Premium:**	$630.20
Type:	AERP	**Maturity Date**:	10-Feb-40	**Price Discount Rate:**	4.3%	**Next Due Date:**	10-Feb-27

		Date	**Initial Sum**
Current Maturity Value:	$23,795	10-Aug-26	$7,170
Cash Benefits:	$0	10-Sept-26	$7,195
Final lump sum:	$23,795	10-Oct-26	$7,220

MV 23,795

2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	Annual Returns (%)
Annual Bonus (AB)		AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	23,795	
7170														12,658	5.7
	630													1,089	5.6
		630												1,044	5.5
			630											1,001	5.4
				630										960	5.2
					630									921	5.1
						630								883	5.0
							630							846	4.9
								630						811	4.8
									630					778	4.7
										630				746	4.6
											630			715	4.5
												630		686	4.4
													630	657	4.3

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:	P58212031	**Issue Date:**	10-Feb-15	**Terms to Maturity:**	13 yrs 6 mths	**Annual Premium:**	$1,630.20
Type:	AE	**Maturity Date:**	10-Feb-40	**Price Discount Rate:**	4.3%	**Next Due Date:**	10-Feb-27

				Date	**Initial Sum**
Current Maturity Value:	$39,881	**Accumulated Cash Benefit:**	$0	10-Aug-26	$7,170
Cash Benefits:	$16,086	**Annual Cash Benefits:**	$1,000	10-Sept-26	$7,195
Final lump sum:	$23,795	**Cash Benefits Interest Rate:**	3.00%	10-Oct-26	$7,220

MV 39,881

Annual Bonus (AB)		AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	23,795	**Annual**
2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	**Returns (%)**
7170														12,658	5.7
	630													1,089	5.6
	1000	630												1,044	5.5
		1000	630											1,001	5.4
			1000	630										960	5.2
				1000	630									921	5.1
					1000	630								883	5.0
						1000	630							846	4.9
							1000	630						811	4.8
								1000	630					778	4.7
									1000	630				746	4.6
										1000	630			715	4.5
											1000	630		686	4.4
												1000	630	657	4.3
													1000	**16,086**	

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional $1000 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This portion of your savings can be withdrawn, discontinued and resumed anytime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 2033 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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