REPSINVEST

Policy:	P48664064	**Issue Date:**	31-Jul-12	**Terms to Maturity:**	10 yrs 11 mths	**Annual Premium:**	$515.92
Type:	AERP	**Maturity Date:**	31-Jul-37	**Price Discount Rate:**	4.0%	**Next Due Date:**	31-Jul-27

Current Maturity Value:	$19,462
Cash Benefits:	$0
Final lump sum:	$19,462

Date	**Initial Sum**
31-Aug-26	$8,485
30-Sept-26	$8,513
31-Oct-26	$8,541

MV 19,462

Annual Bonus (AB)		AB	AB	AB	AB	AB	AB	AB	AB	AB	**19,462**	**Annual**
2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	**Returns (%)**
8485											13,020	4.9
	516										764	4.8
		516									734	4.7
			516								706	4.6
				516							679	4.5
					516						653	4.4
						516					628	4.3
							516				604	4.2
								516			580	4.2
									516		558	4.1
										516	537	4.0

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:	P48664064	**Issue Date:**	31-Jul-12	**Terms to Maturity:**	10 yrs 11 mths	**Annual Premium:**	$1,240.92
Type:	AE	**Maturity Date:**	31-Jul-37	**Price Discount Rate:**	4.0%	**Next Due Date:**	31-Jul-27

				Date	**Initial Sum**
Current Maturity Value:	$28,023	**Accumulated Cash Benefit:**	$0	31-Aug-26	$8,485
Cash Benefits:	$8,561	**Annual Cash Benefits:**	$725	30-Sept-26	$8,513
Final lump sum:	$19,462	**Cash Benefits Interest Rate:**	3.00%	31-Oct-26	$8,541

MV 28,023

Annual Bonus (AB)		AB	AB	AB	AB	AB	AB	AB	AB	AB	**19,462**	**Annual**
2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	**Returns (%)**
8485											13,020	4.9
	516										764	4.8
	725	516									734	4.7
		725	516								706	4.6
			725	516							679	4.5
				725	516						653	4.4
					725	516					628	4.3
						725	516				604	4.2
							725	516			580	4.2
								725	516		558	4.1
									725	516	537	4.0
										725	**8,561**	

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional $725 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This portion of your savings can be withdrawn, discontinued and resumed anytime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 2032 onwards

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.

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