REPSINVEST

Policy:	S09929617	**Issue Date**:	28-Sept-17	**Terms to Maturity:**	6 yrs 2 mths	**Annual Premium:**	$1,184.00
Type:	AERP	**Maturity Date**:	28-Sept-32	**Price Discount Rate:**	3.6%	**Next Due Date:**	28-Sept-26

Date	**Initial Sum**
28-Jul-26	$11,421
28-Aug-26	$11,455

Current Maturity Value:	$22,259
Cash Benefits:	$0
Final lump sum:	$22,259

MV 22,259

Annual Bonus (AB)	AB	AB	AB	AB		**22,259**	**Annual Returns (%)**
2026	2027	2028	2029	2030	2031	2032	
11421						14,204	4.0
1184						1,464	3.9
	1184					1,413	3.9
		1184				1,364	3.8
			1184			1,317	3.7
				1184		1,271	3.7
					1184	1,227	3.6

Funds put into savings plan

Remarks:

Regular Premium Base Plan

Please refer below for more information

REPSINVEST

Policy: S09929617 **Issue Date:** 28-Sept-17 **Terms to Maturity:** 6 yrs 2 mths **Annual Premium:** $1,984.00
Type: AE **Maturity Date:** 28-Sept-32 **Price Discount Rate:** 3.6% **Next Due Date:** 28-Sept-26

Current Maturity Value: $27,589
Cash Benefits: $5,330
Final lump sum: $22,259

Accumulated Cash Benefit: $0
Annual Cash Benefits: $800
Cash Benefits Interest Rate: 3.00%

Date	**Initial Sum**
28-Jul-26	$11,421
28-Aug-26	$11,455

MV 27,589

								Annual
	Annual Bonus (AB)		AB	AB	AB	AB	**22,259**	**Returns (%)**
	2026	2027	2028	2029	2030	2031	2032	
	11421						14,204	4.0
	1184						1,464	3.9
	800	1184					1,413	3.9
		800	1184				1,364	3.8
			800	1184			1,317	3.7
				800	1184		1,271	3.7
					800	1184	1,227	3.6
Funds put into savings plan						800	**5,330**	

Cash Benefits

Remarks:
Option to put in additional $800 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This portion of your savings can be withdrawn, discontinued and resumed anytime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

REPs Holdings Pte Ltd
Cross Street Exchange, 18 Cross Street #07-01 Singapore 048423
Tel: 6221 4770 www.repsinvest.com.sg

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.