REPSINVEST

Policy:	G0200539164	**Issue Date:**	28-Feb-14	**Terms to Maturity:**	12 yrs 7 mths	**Annual Premium:**	$3,506.40
Type:	AELP	**Maturity Date:**	28-Feb-39	**Price Discount Rate:**	4.2%	**Next Due Date:**	28-Feb-27

Current Maturity Value: $48,640

Date	Initial Sum
28-Jul-26	$27,349
28-Aug-26	$27,443
28-Sept-26	$27,537

MV 48,640

Annual Bonus (AB)			AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	**48,640**
2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039
27349													
	2006												
	1500	2006											
		1500	2006										
			1500	2006									
				1500	2006								
					1500								
						1500	1500	1500	1500	1500	1500	1500	

Funds put into savings plan

Cash Benefits

Remarks:

Total funds put into savings plan is 27349 + 2006 * 5 = 37379

Assumption - cashbacks of $1,500 from 2027 - 2031 are used to offset partial premium and receive $1,500 * 7 + $48,640 = $59,140

Option to accumulate all future cashbacks at 3.00%p.a. and mature with $70,570 , by paying full premium of $3,506 from 2027 - 2031

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.

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