Policy:	P45511822	**Issue Date:**	16-Jun-11	**Terms to Maturity:**	9 yrs 10 mths	**Annual Premium:**	$718.88
Type:	AERP	**Maturity Date:**	16-Jun-36	**Price Discount Rate:**	3.9%	**Next Due Date:**	16-Jun-27

		Date	**Initial Sum**
Current Maturity Value:	$30,200	16-Aug-26	$15,327
Cash Benefits:	$0	16-Sept-26	$15,376
Final lump sum:	$30,200	16-Oct-26	$15,425

MV 30,200

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB		**30,200**	**Annual Returns (%)**
2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	
15327										22,328	4.6
	719									1,014	4.6
		719								976	4.5
			719							940	4.4
				719						904	4.3
					719					870	4.2
						719				838	4.1
							719			806	4.1
								719		776	4.0
									719	747	3.9

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:	P45511822	**Issue Date:**	16-Jun-11	**Terms to Maturity:**	9 yrs 10 mths	**Annual Premium:**	$1,843.88
Type:	AE	**Maturity Date:**	16-Jun-36	**Price Discount Rate:**	3.9%	**Next Due Date:**	16-Jun-27

				Date	**Initial Sum**
Current Maturity Value:	$41,972	**Accumulated Cash Benefit:**	$0	16-Aug-26	$15,327
Cash Benefits:	$11,772	**Annual Cash Benefits:**	$1,125	16-Sept-26	$15,376
Final lump sum:	$30,200	**Cash Benefits Interest Rate:**	3.00%	16-Oct-26	$15,425

MV 41,972

Annual Bonus (AB)		AB	AB	AB	AB	AB	AB	AB	AB	**30,200**	**Annual**
2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	**Returns (%)**
15327										22,328	4.6
	719									1,014	4.6
	1125	719								976	4.5
		1125	719							940	4.4
			1125	719						904	4.3
				1125	719					870	4.2
					1125	719				838	4.1
						1125	719			806	4.1
							1125	719		776	4.0
								1125	719	747	3.9
									1125	**11,772**	

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional $1125 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This portion of your savings can be withdrawn, discontinued and resumed anytime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 2031 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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