REPSINVEST

Policy:	G0073995171	**Issue Date**:	16-Nov-12	**Terms to Maturity:**	11 yrs 3 mths	**Annual Premium:**	$868.55
Type:	AERP	**Maturity Date**:	16-Nov-37	**Price Discount Rate:**	4.1%	**Next Due Date:**	16-Nov-26

		Date	**Initial Sum**
Current Maturity Value:	$34,966	16-Aug-26	$14,450
Cash Benefits:	$0	16-Sept-26	$14,499
Final lump sum:	$34,966	16-Oct-26	$14,547

MV 34,966

Funds put into savings plan

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB		**34,966**	**Annual**
2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	**Returns (%)**
14450											22,709	5.1
869											1,351	5.1
	869										1,298	4.9
		869									1,247	4.8
			869								1,198	4.7
				869							1,151	4.6
					869						1,105	4.5
						869					1,062	4.5
							869				1,020	4.4
								869			980	4.3
									869		941	4.2
										869	904	4.1

Remarks:

Regular Premium Base Plan

Please refer below for more information

REPSINVEST

Policy:	G0073995171	**Issue Date**:	16-Nov-12	**Terms to Maturity:**	11 yrs 3 mths	**Annual Premium:**	$2,446.25
Type:	AE	**Maturity Date**:	16-Nov-37	**Price Discount Rate:**	4.1%	**Next Due Date:**	16-Nov-26

				Date	**Initial Sum**
Current Maturity Value:	$55,779	**Accumulated Cash Benefit:**	$0	16-Aug-26	$14,450
Cash Benefits:	$20,813	**Annual Cash Benefits:**	$1,578	16-Sept-26	$14,499
Final lump sum:	$34,966	**Cash Benefits Interest Rate:**	3.00%	16-Oct-26	$14,547

MV 55,779

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB	AB	**34,966**	**Annual**
2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	**Returns (%)**
14450											22,709	5.1
869											1,351	5.1
1578	869										1,298	4.9
	1578	869									1,247	4.8
		1578	869								1,198	4.7
			1578	869							1,151	4.6
				1578	869						1,105	4.5
					1578	869					1,062	4.5
						1578	869				1,020	4.4
							1578	869			980	4.3
								1578	869		941	4.2
									1578	869	904	4.1
										1578	**20,813**	

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional $1577.7 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This portion of your savings can be withdrawn, discontinued and resumed anytime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

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.

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