REPSINVEST

Policy:	P44186698	**Issue Date:**	14-Feb-11	**Terms to Maturity:**	9 yrs 6 mths	**Annual Premium:**	$497.14
Type:	AERP	**Maturity Date:**	14-Feb-36	**Price Discount Rate:**	3.9%	**Next Due Date:**	14-Feb-27

		Date	**Initial Sum**
Current Maturity Value:	$18,791	14-Aug-26	$9,280
Cash Benefits:	$0	14-Sept-26	$9,309
Final lump sum:	$18,791	14-Oct-26	$9,339

MV 18,791

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB		**18,791**	**Annual**
2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	**Returns (%)**
9280										13,347	4.6
	497									701	4.6
		497								675	4.5
			497							650	4.4
				497						625	4.3
					497					602	4.2
						497				579	4.1
							497			558	4.1
								497		537	4.0
									497	517	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:	P44186698	**Issue Date:**	14-Feb-11	**Terms to Maturity:**	9 yrs 6 mths	**Annual Premium:**	$1,197.14
Type:	AE	**Maturity Date:**	14-Feb-36	**Price Discount Rate:**	3.9%	**Next Due Date:**	14-Feb-27

				Date	**Initial Sum**
Current Maturity Value:	$26,116	**Accumulated Cash Benefit:**	$0	14-Aug-26	$9,280
Cash Benefits:	$7,325	**Annual Cash Benefits:**	$700	14-Sept-26	$9,309
Final lump sum:	$18,791	**Cash Benefits Interest Rate:**	3.00%	14-Oct-26	$9,339

MV 26,116

Annual Bonus (AB)		AB	AB	AB	AB	AB	AB	AB	AB	**18,791**	**Annual Returns (%)**
2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	
9280										13,347	4.6
	497									701	4.6
	700	497								675	4.5
		700	497							650	4.4
			700	497						625	4.3
				700	497					602	4.2
					700	497				579	4.1
						700	497			558	4.1
							700	497		537	4.0
								700	497	517	3.9
									700	**7,325**	

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional $700 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This portion of your savings can be withdrawn, discontinued and resumed anytime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

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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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