REPSINVEST

Policy:	P46545399	**Issue Date**:	17-Nov-11	**Terms to Maturity:**	10 yrs 3 mths	**Annual Premium:**	$496.80
Type:	AERP	**Maturity Date**:	17-Nov-36	**Price Discount Rate:**	4.0%	**Next Due Date:**	17-Nov-26

		Date	**Initial Sum**
Current Maturity Value:	$20,133	17-Aug-26	$9,319
Cash Benefits:	$0	17-Sept-26	$9,349
Final lump sum:	$20,133	17-Oct-26	$9,380

MV 20,133

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB		**20,133**	**Annual Returns (%)**
2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	
9319										13,930	4.8
497										735	4.8
	497									707	4.7
		497								680	4.6
			497							654	4.5
				497						629	4.4
					497					604	4.3
						497				581	4.2
							497			559	4.2
								497		537	4.1
									497	517	4.0

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

REPSINVEST

Policy:	P46545399	**Issue Date:**	17-Nov-11	**Terms to Maturity:**	10 yrs 3 mths	**Annual Premium:**	$1,246.80
Type:	AE	**Maturity Date:**	17-Nov-36	**Price Discount Rate:**	4.0%	**Next Due Date:**	17-Nov-26

				Date	**Initial Sum**
Current Maturity Value:	$28,989	**Accumulated Cash Benefit:**	$0	17-Aug-26	$9,319
Cash Benefits:	$8,856	**Annual Cash Benefits:**	$750	17-Sept-26	$9,349
Final lump sum:	$20,133	**Cash Benefits Interest Rate:**	3.00%	17-Oct-26	$9,380

MV 28,989

Annual Bonus (AB)		AB	AB	AB	AB	AB	AB	AB	AB	**20,133**	**Annual**
2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	**Returns (%)**
9319										13,930	4.8
497										735	4.8
750	497									707	4.7
	750	497								680	4.6
		750	497							654	4.5
			750	497						629	4.4
				750	497					604	4.3
					750	497				581	4.2
						750	497			559	4.2
							750	497		537	4.1
								750	497	517	4.0
									750	**8,856**	

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional $750 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This portion of your savings can be withdrawn, discontinued and resumed anytime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

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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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