REPSINVEST

Policy:	P43250739	**Issue Date:**	21-Jun-10	**Terms to Maturity:**	8 yrs 10 mths	**Annual Premium:**	$928.50
Type:	AERP	**Maturity Date:**	21-Jun-35	**Price Discount Rate:**	3.8%	**Next Due Date:**	21-Jun-27

Current Maturity Value:	$40,267
Cash Benefits:	$0
Final lump sum:	$40,267

Date	**Initial Sum**
21-Aug-26	$22,622
21-Sept-26	$22,693
21-Oct-26	$22,763

MV 40,267

Annual Bonus (AB)		AB	AB	AB	AB	AB	AB	AB	**40,267**	**Annual**
2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	**Returns (%)**
22622									31,450	4.4
	929								1,251	4.3
		929							1,205	4.3
			929						1,161	4.2
				929					1,119	4.1
					929				1,078	4.0
						929			1,038	3.9
							929		1,000	3.9
								929	964	3.8

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:	P43250739	**Issue Date:**	21-Jun-10	**Terms to Maturity:**	8 yrs 10 mths	**Annual Premium:**	$2,428.50
Type:	AE	**Maturity Date:**	21-Jun-35	**Price Discount Rate:**	3.8%	**Next Due Date:**	21-Jun-27

				Date	**Initial Sum**
Current Maturity Value:	$54,006	**Accumulated Cash Benefit:**	$0	21-Aug-26	$22,622
Cash Benefits:	$13,739	**Annual Cash Benefits:**	$1,500	21-Sept-26	$22,693
Final lump sum:	$40,267	**Cash Benefits Interest Rate:**	3.00%	21-Oct-26	$22,763

MV 54,006

	Annual Bonus (AB)		AB	AB	AB	AB	AB	AB	AB	**40,267**	**Annual**
	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	**Returns (%)**
	22622									31,450	4.4
		929								1,251	4.3
		1500	929							1,205	4.3
			1500	929						1,161	4.2
				1500	929					1,119	4.1
					1500	929				1,078	4.0
						1500	929			1,038	3.9
Funds put into savings plan							1500	929		1,000	3.9
								1500	929	964	3.8
Cash Benefits									1500	**13,739**	

Remarks:

Option to put in additional $1500 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This portion of your savings can be withdrawn, discontinued and resumed anytime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

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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