REPSINVEST

Policy:	P47532648	**Issue Date**:	25-Feb-12	**Terms to Maturity:**	10 yrs 6 mths	**Annual Premium:**	$496.20
Type:	AERP	**Maturity Date**:	25-Feb-37	**Price Discount Rate:**	4.0%	**Next Due Date:**	25-Feb-27

		Date	**Initial Sum**
Current Maturity Value:	$20,133	25-Aug-26	$9,233
Cash Benefits:	$0	25-Sept-26	$9,263
Final lump sum:	$20,133	25-Oct-26	$9,293

MV 20,133

Annual Bonus (AB)		AB	AB	AB	AB	AB	AB	AB	AB	AB	**20,133**	**Annual**
2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	**Returns (%)**
9233											13,937	4.9
	496										734	4.8
		496									706	4.7
			496								679	4.6
				496							653	4.5
					496						628	4.4
						496					604	4.3
							496				580	4.2
								496			558	4.2
									496		537	4.1
										496	516	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:	P47532648	**Issue Date**:	25-Feb-12	**Terms to Maturity:**	10 yrs 6 mths	**Annual Premium:**	$1,246.20
Type:	AE	**Maturity Date**:	25-Feb-37	**Price Discount Rate:**	4.0%	**Next Due Date:**	25-Feb-27

				Date	**Initial Sum**
Current Maturity Value:	$28,989	**Accumulated Cash Benefit:**	$0	25-Aug-26	$9,233
Cash Benefits:	$8,856	**Annual Cash Benefits:**	$750	25-Sept-26	$9,263
Final lump sum:	$20,133	**Cash Benefits Interest Rate:**	3.00%	25-Oct-26	$9,293

MV 28,989

Annual Bonus (AB)		AB	AB	AB	AB	AB	AB	AB	AB	AB	**20,133**	**Annual**
2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	**Returns (%)**
9233											13,937	4.9
	496										734	4.8
	750	496									706	4.7
		750	496								679	4.6
			750	496							653	4.5
				750	496						628	4.4
					750	496					604	4.3
						750	496				580	4.2
							750	496			558	4.2
								750	496		537	4.1
									750	496	516	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This portion of your savings can be withdrawn, discontinued and resumed anytime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 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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