Policy:	P54295216	**Issue Date**:	25-Mar-14	**Terms to Maturity:**	12 yrs 7 mths	**Annual Premium:**	$1,328.40
Type:	AERP	**Maturity Date**:	25-Mar-39	**Price Discount Rate:**	4.2%	**Next Due Date:**	25-Mar-27

Current Maturity Value:	$53,540
Cash Benefits:	$0
Final lump sum:	$53,540

Date	**Initial Sum**
25-Aug-26	$19,367
25-Sept-26	$19,434
25-Oct-26	$19,500

MV 53,540

	Annual Bonus (AB)			AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	**53,540**	**Annual Returns (%)**
	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	
	19367													32,501	5.4
		1328												2,176	5.3
			1328											2,089	5.2
				1328										2,004	5.1
					1328									1,924	5.0
						1328								1,846	4.9
							1328							1,772	4.8
Funds put into savings plan								1328						1,700	4.7
									1328					1,632	4.6
										1328				1,566	4.5
											1328			1,503	4.4
												1328		1,442	4.3
													1328	1,384	4.2

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:	P54295216	**Issue Date:**	25-Mar-14	**Terms to Maturity:**	12 yrs 7 mths	**Annual Premium:**	$3,578.40
Type:	AE	**Maturity Date:**	25-Mar-39	**Price Discount Rate:**	4.2%	**Next Due Date:**	25-Mar-27

				Date	**Initial Sum**
Current Maturity Value:	$86,430	**Accumulated Cash Benefit:**	$0	25-Aug-26	$19,367
Cash Benefits:	$32,890	**Annual Cash Benefits:**	$2,250	25-Sept-26	$19,434
Final lump sum:	$53,540	**Cash Benefits Interest Rate:**	3.00%	25-Oct-26	$19,500

MV 86,430

Annual Bonus (AB)			AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	53,540	**Annual**
2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	**Returns (%)**
19367													32,501	5.4
	1328												2,176	5.3
	2250	1328											2,089	5.2
		2250	1328										2,004	5.1
			2250	1328									1,924	5.0
				2250	1328								1,846	4.9
					2250	1328							1,772	4.8
						2250	1328						1,700	4.7
							2250	1328					1,632	4.6
								2250	1328				1,566	4.5
									2250	1328			1,503	4.4
										2250	1328		1,442	4.3
											2250	1328	1,384	4.2
												2250	**32,890**	

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional $2250 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This portion of your savings can be withdrawn, discontinued and resumed anytime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 2032 onwards

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

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.