Policy: P46845396 | **Issue Date**: 26-Aug-11 | **Terms to Maturity:** 9 yrs 11 mths | **Annual Premium:** $495.75
Type: AERP | **Maturity Date**: 26-Aug-36 | **Price Discount Rate:** 3.9% | **Next Due Date:** 26-Aug-27

		Date	**Initial Sum**
Current Maturity Value:	$20,133	26-Sept-26	$10,062
Cash Benefits:	$0	26-Oct-26	$10,094
Final lump sum:	$20,133	26-Nov-26	$10,126

MV 20,133

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 (%)**
10062										14,704	4.7
	496									700	4.6
		496								673	4.5
			496							648	4.4
				496						624	4.3
					496					600	4.2
						496				578	4.1
							496			556	4.1
								496		535	4.0
									496	515	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

REPSINVEST

Policy:	P46845396	**Issue Date:**	26-Aug-11	**Terms to Maturity:**	9 yrs 11 mths	**Annual Premium:**	$1,245.75
Type:	AE	**Maturity Date:**	26-Aug-36	**Price Discount Rate:**	3.9%	**Next Due Date:**	26-Aug-27

				Date	**Initial Sum**
Current Maturity Value:	$27,981	**Accumulated Cash Benefit:**	$0	26-Sept-26	$10,062
Cash Benefits:	$7,848	**Annual Cash Benefits:**	$750	26-Oct-26	$10,094
Final lump sum:	$20,133	**Cash Benefits Interest Rate:**	3.00%	26-Nov-26	$10,126

MV 27,981

	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 (%)**
	10062										14,704	4.7
		496									700	4.6
		750	496								673	4.5
			750	496							648	4.4
				750	496						624	4.3
					750	496					600	4.2
						750	496				578	4.1
Funds put into savings plan							750	496			556	4.1
								750	496		535	4.0
Cash Benefits									750	496	515	3.9
										750	**7,848**	

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This portion of your savings can be withdrawn, discontinued and resumed anytime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
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.

REPs Holdings Pte Ltd
Cross Street Exchange, 18 Cross Street #07-01 Singapore 048423
Tel: 6221 4770 www.repsinvest.com.sg