REPSINVEST

Policy:	P49383891	**Issue Date:**	30-Jun-12	**Terms to Maturity:**	10 yrs 10 mths	**Annual Premium:**	$702.63
Type:	AERP	**Maturity Date:**	30-Jun-37	**Price Discount Rate:**	4.0%	**Next Due Date:**	30-Jun-27

Current Maturity Value:	$28,858
Cash Benefits:	$0
Final lump sum:	$28,858

Date	**Initial Sum**
30-Aug-26	$13,132
30-Sept-26	$13,175
30-Oct-26	$13,218

MV 28,858

Annual Bonus (AB)		AB	AB	AB	AB	AB	AB	AB	AB	AB	**28,858**	**Annual**
2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	**Returns (%)**
13132											20,085	4.9
	703										1,040	4.8
		703									1,000	4.7
			703								962	4.6
				703							925	4.5
					703						889	4.4
						703					855	4.3
							703				822	4.2
								703			790	4.2
									703		760	4.1
										703	731	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

Policy:	P49383891	**Issue Date:**	30-Jun-12	**Terms to Maturity:**	10 yrs 10 mths	**Annual Premium:**	$1,777.63
Type:	AE	**Maturity Date:**	30-Jun-37	**Price Discount Rate:**	4.0%	**Next Due Date:**	30-Jun-27

				Date	**Initial Sum**
Current Maturity Value:	$41,551	**Accumulated Cash Benefit:**	$0	30-Aug-26	$13,132
Cash Benefits:	$12,693	**Annual Cash Benefits:**	$1,075	30-Sept-26	$13,175
Final lump sum:	$28,858	**Cash Benefits Interest Rate:**	3.00%	30-Oct-26	$13,218

MV 41,551

Annual Bonus (AB)		AB	AB	AB	AB	AB	AB	AB	AB	AB	**28,858**	**Annual**
2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	**Returns (%)**
13132											20,085	4.9
	703										1,040	4.8
	1075	703									1,000	4.7
		1075	703								962	4.6
			1075	703							925	4.5
				1075	703						889	4.4
					1075	703					855	4.3
						1075	703				822	4.2
							1075	703			790	4.2
								1075	703		760	4.1
									1075	703	731	4.0
										1075	**12,693**	

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional $1075 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This portion of your savings can be withdrawn, discontinued and resumed anytime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.