REPSINVEST

Policy:	N1809240847	**Issue Date**:	1-Dec-16	**Terms to Maturity:**	10 yrs 3 mths	**Annual Premium:**	$803.60
Type:	AERP	**Maturity Date**:	1-Dec-36	**Price Discount Rate:**	4.0%	**Next Due Date:**	1-Dec-26

Current Maturity Value:	$23,201
Cash Benefits:	$0
Final lump sum:	$23,201

Date	**Initial Sum**
1-Sept-26	$8,808
1-Oct-26	$8,837
1-Nov-26	$8,866

MV 23,201

Funds put into savings plan

Annual Bonus (AB)		AB	AB	AB	AB	AB	AB	AB	AB	**23,201**	**Annual Returns (%)**
2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	
8808										13,167	4.8
804										1,190	4.8
	804									1,144	4.7
		804								1,100	4.6
			804							1,057	4.5
				804						1,017	4.4
					804					978	4.3
						804				940	4.2
							804			904	4.2
								804		869	4.1
									804	836	4.0

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:	N1809240847	**Issue Date**:	1-Dec-16	**Terms to Maturity:**	10 yrs 3 mths	**Annual Premium:**	$1,853.60
Type:	AE	**Maturity Date**:	1-Dec-36	**Price Discount Rate:**	4.0%	**Next Due Date:**	1-Dec-26

Current Maturity Value:	$35,599	**Accumulated Cash Benefit:**	$0
Cash Benefits:	$12,398	**Annual Cash Benefits:**	$1,050
Final lump sum:	$23,201	**Cash Benefits Interest Rate:**	3.00%

Date	**Initial Sum**
1-Sept-26	$8,808
1-Oct-26	$8,837
1-Nov-26	$8,866

MV 35,599

Annual Bonus (AB)		AB	AB	AB	AB	AB	AB	AB	AB	**23,201**	**Annual**
2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	**Returns (%)**
8808										13,167	4.8
804										1,190	4.8
1050	804									1,144	4.7
	1050	804								1,100	4.6
		1050	804							1,057	4.5
			1050	804						1,017	4.4
				1050	804					978	4.3
					1050	804				940	4.2
						1050	804			904	4.2
							1050	804		869	4.1
								1050	804	836	4.0
									1050	**12,398**	

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional $1050 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This portion of your savings can be withdrawn, discontinued and resumed anytime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.