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Policy:	G0073063350	**Issue Date:**	31-Aug-11	**Terms to Maturity:**	9 yrs 11 mths	**Annual Premium:**	$904.62
Type:	AERP	**Maturity Date:**	31-Aug-36	**Price Discount Rate:**	3.9%	**Next Due Date:**	31-Aug-27

		Date	**Initial Sum**
Current Maturity Value:	$36,737	30-Sept-26	$18,360
Cash Benefits:	$0	31-Oct-26	$18,418
Final lump sum:	$36,737	30-Nov-26	$18,477

MV 36,737

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	AB	AB		**36,737**	**Annual**
2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	**Returns (%)**
18360										26,831	4.7
	905									1,276	4.6
		905								1,229	4.5
			905							1,182	4.4
				905						1,138	4.3
					905					1,095	4.2
						905				1,054	4.1
							905			1,015	4.1
								905		977	4.0
									905	940	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

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Policy:	G0073063350	**Issue Date:**	31-Aug-11	**Terms to Maturity:**	9 yrs 11 mths	**Annual Premium:**	$2,562.90
Type:	AE	**Maturity Date:**	31-Aug-36	**Price Discount Rate:**	3.9%	**Next Due Date:**	31-Aug-27

				Date	**Initial Sum**
Current Maturity Value:	$54,089	**Accumulated Cash Benefit:**	$0	30-Sept-26	$18,360
Cash Benefits:	$17,352	**Annual Cash Benefits:**	$1,658	31-Oct-26	$18,418
Final lump sum:	$36,737	**Cash Benefits Interest Rate:**	3.00%	30-Nov-26	$18,477

MV 54,089

Annual Bonus (AB)		AB	AB	AB	AB	AB	AB	AB	AB	**36,737**	**Annual**
2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	**Returns (%)**
18360										26,831	4.7
	905									1,276	4.6
	1658	905								1,229	4.5
		1658	905							1,182	4.4
			1658	905						1,138	4.3
				1658	905					1,095	4.2
					1658	905				1,054	4.1
						1658	905			1,015	4.1
							1658	905		977	4.0
								1658	905	940	3.9
									1658	**17,352**	

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional $1658.28 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This portion of your savings can be withdrawn, discontinued and resumed anytime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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