Policy:	P43738115	**Issue Date:**	31-Aug-10	**Terms to Maturity:**	8 yrs 11 mths	**Annual Premium:**	$501.30
Type:	AERP	**Maturity Date:**	31-Aug-35	**Price Discount Rate:**	3.8%	**Next Due Date:**	31-Aug-27

		Date	**Initial Sum**
Current Maturity Value:	$20,133	30-Sept-26	$11,023
Cash Benefits:	$0	31-Oct-26	$11,058
Final lump sum:	$20,133	30-Nov-26	$11,092

MV **20,133**

Annual Bonus (AB)		AB	AB	AB	AB	AB	AB	AB	**20,133**	**Annual**
2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	**Returns (%)**
11023									15,372	4.4
	501								676	4.3
		501							651	4.3
			501						627	4.2
				501					604	4.1
					501				582	4.0
						501			561	3.9
							501		540	3.9
								501	520	3.8

Funds put into savings plan

Remarks:

Regular Premium Base Plan

Please refer below for more information

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Policy:	P43738115	**Issue Date:**	31-Aug-10	**Terms to Maturity:**	8 yrs 11 mths	**Annual Premium:**	$1,251.30
Type:	AE	**Maturity Date:**	31-Aug-35	**Price Discount Rate:**	3.8%	**Next Due Date:**	31-Aug-27

				Date	**Initial Sum**
Current Maturity Value:	$27,002	**Accumulated Cash Benefit:**	$0	30-Sept-26	$11,023
Cash Benefits:	$6,869	**Annual Cash Benefits:**	$750	31-Oct-26	$11,058
Final lump sum:	$20,133	**Cash Benefits Interest Rate:**	3.00%	30-Nov-26	$11,092

MV 27,002

Annual Bonus (AB)		AB	AB	AB	AB	AB	AB	AB	**20,133**	**Annual Returns (%)**
2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	
11023									15,372	4.4
	501								676	4.3
	750	501							651	4.3
		750	501						627	4.2
			750	501					604	4.1
				750	501				582	4.0
					750	501			561	3.9
						750	501		540	3.9
							750	501	520	3.8
								750	**6,869**	

Funds put into savings plan

Cash Benefits

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This portion of your savings can be withdrawn, discontinued and resumed anytime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

REPSINVEST

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
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Tel: 6221 4770 www.repsinvest.com.sg