



Jumpstart Your Savings

Resale endowment policies have been gaining popularity as more people who are planning for retirement look for innovative ways to preserve and grow their money at a steady rate of 4%p.a.

Photo: Shutterstock

For most of us Singaporean, a huge part of our lifetime is spent working and trading valuable time for money. At the end of the day, we would like to put the funds we have accumulated into financial instruments that can work hard for us, ideally something that is safe and able to counter inflation.

Amid the current low-interest environment, it can be challenging for us to find such instruments that are low risks and able to generate returns to match the rising costs of living. While putting your money into banks' fixed

deposits, CPF or government saving bonds are generally safe, the rate of returns may be lower than the inflation rate, thus eroding the value of your money.

Resale Endowment Policies

Resale Endowment Policies are existing endowment policies or commonly known as savings plans which have been given up by the original policyholders. They are distributed by some of the largest insurance companies in Singapore. Instead of surrendering back to the insurance companies, these poli-

cies are legally assigned and sold to investors whom will become the new owners. These new owners will continue the remaining tenure to maturity and enjoy all the rights and monies of these policies.

You can buy time and jumpstart your savings

Now imagine a savings plan that is divided into two parts: The first part of the plan typically grows slower as this is the accumulation phase of the savings plan. Most of the investment in the initial years goes to pay for the ex-

penses of the plan such as distribution costs. The second part of the plan is the part whereby the cash value in the plan really starts to build up at an accelerating rate due to the effects of compounding on the bonuses earned on the policy.

As compared with starting a brand-new endowment policy, Resale Endowment Policies present you with the opportunity to jump straight to the second part of the policy with a lump sum. You are now able to skip the slow growth accumulation phase and avoid paying for the costs of starting a brand-new policy. As the duration to maturity has also been significantly shortened, you can expect to receive the maturity pay-out sooner and effectively jumpstarting your savings!

Achieve your life goals faster with higher certainty

Whether you are planning for your life goals such as retirement, your children's education funding or simply to diversify your portfolio, the stable nature of resale endowment policies as well as the certainty of when the policy will mature, makes it a suitable instrument to be part of your portfolio that will help you to achieve your goals and gives you greater peace of mind.

To find out how you can jumpstart your savings with resale endowment policies, please visit booth D14 at INVEST FAIR 2017. For more information please visit our website <http://www.repsinvest.com.sg/>

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PAULINE TEO
CHIEF EXECUTIVE OFFICER
BVIC

MARY BUFFETT LIVE IN SINGAPORE
THE PROTEGE OF WARREN BUFFETT, AUTHOR OF BESTSELLING INVESTMENT BOOK, "BUFFETTOLOGY"
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