

Policy: M2490610114 Type: AELP Current Maturity Value:			Issue Date: Maturity Date:		18-May-17 18-May-32			Terms to Maturity: Price Discount Rate:			9 yrs 4 mths 3.9%		Annual Premium: Next Due Date:	\$3,542.93 18-May-23
			\$29,477								Date 18-Jan-23 18-Feb-23 18-Mar-23		Initial Sum \$19,688 \$19,751 \$19,814	
										MV	29,477	2		
	Annual	Bonus (Al	B) AB	AB	AB	AB	AB	AB	AB		29,477	,		
	2023	2024	2025	2026	2027	2028	2029	2030	2031		2032	2		
	19688 -									\longrightarrow				
	2543 -									\longrightarrow				
	1000	2543								\longrightarrow				
		1000	2543 -							\longrightarrow				
			1000	2543						\longrightarrow				
				1000		\bigvee		\bigvee	\bigvee					
Funds put into savings plan				1000	2500	2500	2500	2500						
Cash Benefits														

Remarks:

Total funds put into savings plan is 19688 + 2543 * 4 = 29860

Assumption - cashbacks of from 2023-2026 are used to offset partial premium and receive cash benefits \$11,000 + \$29,477 = \$40,477 Option to accumulate all future cashbacks at 3%p.a. and mature with \$46,405, by paying full premium of \$3,543 from 2023-2026

Please refer below for more information

REPs Holdings Pte Ltd Cross Street Exchange, 20 Cross Street #03-07/08 Singapore 048422 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.