

Policy : M2492079151 Type: AELP			Issue Date:		2-Sept-20			Terms to Maturity:		8 yrs 4 m	ths An r	nual Premium:	\$3,025.45
			Maturity	Date:	2-Sept-33			Price Discount Rate:		3.8%	Nex	t Due Date:	2-Sept-25
											Date	Initial Sum	
Current Maturity Value:			\$22,440								2-May-25	\$11,000	
											2-Jun-25	\$11,034	
											2-Jul-25	\$11,068	
												. ,	
									MV	22,440			
										22,770			
	4			4.0	4.5	4.0	4.0	4.5		22.440			
	Annual B			AB	AB	AB	AB	AB		22,440			
	2025	2026	2027	2028	2029	2030	2031	2032		2033			
	11000								>				
	2545								\longrightarrow				
	480	2065							\longrightarrow				
		960	2065						\longrightarrow				
			960	2065					>				
				960	2065				>				
					960								
Funds put into savings plan		an _											
Tunus put into s	avings pro					¥ 960	2400	2400					
Cach Ronofite						500	2400	2400					
Cash Benefits													

Remarks:

Total funds put into savings plan is 11000 + 10805 = 21805

Assumption - cashbacks of from 2025-2029 are used to offset partial premium and receive cash benefits \$22,440 + \$5,760 = \$28,200 Option to accumulate all future cashbacks at 3%p.a. and mature with \$33,635, by paying full premium of \$3,025 from 2025-2029

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.