REPSINVEST

Policy: S81457484 | **Issue Date:** 17-Nov-20 | **Terms to Maturity:** 12 yrs 3 mths | **Annual Premium:** $3,547.50

Type: AELP | **Maturity Date:** 17-Nov-38 | **Price Discount Rate:** 4.2% | **Next Due Date:** 17-Nov-26

Current Maturity Value: $25,058

Date	Initial Sum
17-Aug-26	$15,075
17-Sept-26	$15,127
17-Oct-26	$15,179

MV 25,058

Annual Bonus (AB)			AB	AB	AB	AB	AB	AB	AB	AB	AB	**25,058**
2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038
15075												
2173												
1375	2173											
	1375	2173										
		1375	2173									
			1375									
				1375	1375	1375	1375	1375	1375	1375	1375	

Funds put into savings plan

Cash Benefits

Remarks:

Total funds put into savings plan is 15075 + 2173 * 4 = 23767

Assumption - cashbacks of $1,375 from 2026-2029 are used to offset partial premium and receive $1,375 * 8 + $25,058 = $36,058

Option to accumulate all future cashbacks at 3.0%p.a. and mature with $45,157, by paying full premium of $3547 from 2026 - 2029

Please refer below for more information

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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