

<b>Policy</b> : P58208896 <b>Type:</b> AELP				Issue Date: 5-Mar-15 Maturity Datε 5-Mar-40					Terms to Maturity: Price Discount Rate:			•				Annual Premium: Next Due Date:			\$4,100.40 5-Mar-22	
Current Maturity Value:				\$56,550										<b>Date</b> 5-Sep-21 5-Oct-21 5-Nov-21		Initial Sum \$16,047 \$16,106 \$16,165				
																			MV	56,550
Annual Bonus (AB) AB				AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB		56,550
2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039		2040
16047	2000																		$\rightarrow$	
	2600	2600																	$\overline{}$	
	1500	2600 1500	2600																$\leq$	
		1300	1500																$\rightarrow$	
				1500	2600														$\rightarrow$	
					1500	2600													$\rightarrow$	
Funds put into savings plan						1500	2600												$\rightarrow$	
Cash Benefits						1500	2600 1500	$\bigvee$	$\bigvee$	$\bigvee$	$\bigvee$	$\bigvee$	$\bigvee$	$\bigvee$	$\bigvee$	$\bigvee$	$\bigvee$	$\rightarrow$		

## **Remarks:**

Total funds put into savings plan is \$16,047 + \$2,600 \* 8 = \$36,847

Assumption - cashbacks of \$1,500 from 2022 - 2029 are used to offset partial premium and receive \$1,500 \* 10 + \$56,550 = \$71,550 Option to accumulate all future cashbacks at 2.50% p.a. and mature with \$90,969, by paying full premium of \$4100 from 2022-2029

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.