

Policy : M2490030529 Type: AELP		Issue Dat	te:	13-Jan-	16		Terms t	o Maturity:	7 yrs	3 mths	Annı	ual Premium:	\$2 <i>,</i> 938.73
		Maturity	Date:	13-Jan-31			Price Discount Rate:		3.7%	3.7%		Due Date:	13-Jan-24
Current Maturity	v Value:	\$21,25	D					MV 21,2	50	Date 13-Oct 13-Nov 13-Dec	-23	Initial Sum \$17,625 \$17,679 \$17,732	
	Annual Bonus (A	AB) AB	AB	AB	AB	AB	AB	21,2	50				
	2023 2024		2026	2027	2028	2029	2030		31				
	17625							\rightarrow					
	1814							\longrightarrow					
	1125	1814						\longrightarrow					
		1125											
			\vee	\vee	\vee	\vee	\vee						
			1125	1125	1125	1125	1125						
Funds put into sa	ivings plan												

Cash Benefits

Remarks:

Total funds put into savings plan is 17625 + 1814 * 2 = 21253

Assumption - cashbacks of \$1,125 from 2024-2025 are used to offset partial premium and receive \$1,125 * 5 + \$21,250 = \$26875 Option to accumulate all future cashbacks at 3.0%p.a. and mature with \$30,129 , by paying full premium of \$2,939 from 2024 - 2025

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.