

Policy: P46637134 Type: AELP Current Maturity Value:			lssue Da Maturit		30-Nov-11 30-Nov-36			Terms to Maturity: Price Discount Rate:			15 yrs : 4.5%	11 mths			Annual Premium: Next Due Date:	\$3,610.36 30-Nov-21	
			\$60,22	6									<b>Date</b> 30-Dec-20 30-Jan-21 28-Feb-21		<b>Initial Sum</b> \$28,264 \$28,368 \$28,472		
Annual E			AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	MV 60,226	
2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	5
28264																$\longrightarrow$	
	2285															$\longrightarrow$	
	1325	2285														$\longrightarrow$	
		1325	2285													$\rightarrow$	
			1325	2285												$\rightarrow$	
Funds p	utinto	savinas	nlan	1325	2285 1325											>	
r unus p		Savings	piuir			1325	1325	1325	1325	¥ 1325	1325	1325	1325	1325	¥ 1325		
Cash Be	nefits					1929	1323	1323	1323	1929	1323	1929	1929	1323	1323		

## **Remarks:**

Total funds put into savings plan is \$28264 + \$2285 \* 5 = \$39691

Assumption - cashbacks of \$1325 from 2021-2025 are used to offset partial premium and receive \$1325 \* 10 + \$60226 = \$73476 Option to accumulate all future cashbacks at 3% p.a. and mature with \$85609, by paying full premium of \$3610 from 2021-2025

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.