

Policy: N1809410901   Type: AELP			Issue Date: Maturity Date: \$22,915			3-Mar-17 3-Mar-37			Terms to Maturity: Price Discount Rate:			14 yrs 3 mths 4.4%			Annual Premium: \$2, Next Due Date: 3-N		
Current Maturity Value:													<b>Date</b> 3-Dec-22 3-Jan-23 3-Feb-23		<b>Initial Sum</b> \$7,149 \$7,175 \$7,201		
															М	V 22,915	
	Bonus (AB)		AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB		22,915	
2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036		2037	
7149															$\rightarrow$		
	1165														~		
	1143	1165													$\rightarrow$		
		1143	1165												$\rightarrow$		
			1143	1165											$\rightarrow$		
				1143	1165										$\rightarrow$		
					1143	1165									$\rightarrow$		
Funds put into savings plan			an			1143	1165								$\rightarrow$		
		L					1143	1165							$\rightarrow$		
Cash Be	nefits							1143	1165 1143	$\bigvee$	$\bigvee$	$\bigvee$	$\bigvee$	$\bigvee$	$\rightarrow$		
										1143	1143	1143	1143	1143			

## **Remarks:**

Total funds put into savings plan is 7149 + 1165\* 9 = 17634

Assumption - cashbacks of \$1,142.85 from 2023-2031 are used to offset partial premium and receive \$1,142.85 \* 5 + \$22,915 = \$28,629 Option to accumulate all future cashbacks at 3% p.a. and mature with \$43,028, by paying full premium of \$2,308 from 2023-2031

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.