

Policy: AV0989 Type: AERP	•		Issue Date: Maturity Date:		23-Aug-17 23-Aug-29			Terms to Maturity: Price Discount Rate:		8 yrs 8 i 3.8%		Annual Premium: Next Due Date:	\$3,936.00 23-Aug-21
Current Maturity Value: Cash Benefits: Final lump sum:			\$59,401 \$0 \$59,401								Date 23-Dec-2 23-Jan-2 23-Feb-2	1 \$15,990	
										MV	59,401		
	Annual Bo	onus (AB	) AB	AB	AB	AB	AB	AB	AB		59,401	Annual	
	2020	2021	2022	2023	2024	2025	2026	2027	2028		2029	Returns (%)	
	15940 -									$\rightarrow$	22,023	4.4	
		3936								$\longrightarrow$	5,304	4.3	
			3936							$\longrightarrow$	5,110	4.3	
				3936						$\longrightarrow$	4,923	4.2	
					3936					$\longrightarrow$	4,743	4.1	
						3936				$\longrightarrow$	4,569	4.0	
							3936			$\longrightarrow$	4,402	3.9	
Funds put into s	avings pla	n						3936		$\longrightarrow$	4,241	3.9	
									3936 ——	$\longrightarrow$	4,086	3.8	

**Remarks:** 

Regular Premium Base Plan

Please refer below for more information



Policy: AV0989 Type: AE	•		Issue Date: Maturity Date:		23-Aug-17 23-Aug-29			Terms to Maturity: Price Discount Rate:			8 yrs 8 3.8%	mths	Annual Premium: Next Due Date:	\$6,036.00 23-Aug-21
Current Maturity Value: Cash Benefits: Final lump sum:			78,854Accumulated Ca519,453Annual Cash Ben559,401Cash Benefits In					nefits: \$2,100				<b>Date</b> 23-Dec-2 23-Jan-2 23-Feb-2	\$15,990	
											MV	78,854		
	Annual B	onus (AB	) AB	AB	AB	AB	AB	AB	AB			59,401	Annual	
	2020	2021	2022	2023	2024	2025	2026	2027	2028			2029	Returns (%)	
	15940										$\rightarrow$	22,023	4.4	
		3936									$\longrightarrow$	5,304	4.3	
		2100	3936								$\longrightarrow$	5,110	4.3	
			2100	3936							$\longrightarrow$	4,923	4.2	
				2100	3936						$\longrightarrow$	4,743	4.1	
					2100	3936					$\longrightarrow$	4,569	4.0	
						2100	3936				$\longrightarrow$	4,402	3.9	
Funds put into savings plan		in 🔤					2100	3936			$\longrightarrow$	4,241	3.9	
								2100	3936		$\longrightarrow$	4,086	3.8	
Cash Benefits									2100			19,453		

## **Remarks:**

Option to put in additional \$2100 annually at 3% p.a. This portion of your savings can be withdrawn, discontinued and resumed anytime You can even use it to fund future premiums from 2027 onwards

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.