

Policy: P51058794 Type: AELP			Issue Da	ate:	28-Dec-12			Terms to Maturity:			16 yrs 11 mths				Annual Premium:	\$3,721.14	
			Maturity Date:		28-Dec-37			Price Discount Rate:			4.5%				Next Due Date:	28-Dec-21	
Current Maturity Value:				\$61,36	2							28 28		Date 28-Jan- 28-Feb 28-Mai	-21	Initial Sum \$25,100 \$25,192 \$25,285	
Appual	Donus (A	D)	AB	АВ	АВ	АВ	AB	АВ	АВ	АВ	АВ	АВ	АВ	АВ		MV 61,	
	Bonus (AB)														AB		.,362
2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036		2037
25100																>	
2371																\longrightarrow	
1350	2371															\longrightarrow	
	1350	2371														\longrightarrow	
		1350	2371													\longrightarrow	
			1350	2371												\rightarrow	
				1350	2371												
<i>Funds put into savings plan</i> 1350						\checkmark	\bigvee	\checkmark	\checkmark	\bigvee		\checkmark	\bigvee	\checkmark	\bigvee		
Cash Be	enefits					1350	1350	1350	1350	1350	1350	1350	1350	1350	1350		

Remarks:

Total funds put into savings plan is \$25100 + \$2371 * 6 = \$39 327

Assumption - cashbacks of \$1350 from 2021-2026 are used to offset partial premium and receive \$1350 * 10 + \$61362 = \$74 862 Option to accumulate all future cashbacks at 3%p.a. and mature with \$89230, by paying full premium of \$3721 from 2021-2026

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.