

Policy: P55348488			Issue D	Date:	31-Ma	31-Mar-14			Terms to Maturity:			3 mths			Annual Premium: Next Due Date:			\$5 <i>,</i> 883.24	
Туре:	AELP			Maturity Date 31-Mar-39			r-39		Price Discount Rate:		4.5%							31-Mar-21	
Current	rent Maturity Value:			\$82,941										Date 31-Dec-20 31-Jan-21 1-Mar-21		Initial Sum \$24,687 \$24,778 \$24,869			
																			MV 82,9
Annual Bonus (AB) AB			AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	82,9	
2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	20
24687																			\rightarrow
	3683																		\rightarrow
	2200	3683																	\rightarrow
		2200	3683																\rightarrow
			2200	3683															\rightarrow
				2200	3683														\rightarrow
					2200	3683													\longrightarrow
Funds put into savings plan						2200	3683												>
							2200	3683											\rightarrow
								2200											

Remarks:

Total funds put into savings plan is \$24506 + \$3683 * 8 = \$54 151

Assumption - cashbacks of \$2200 from 2021-2028 are used to offset partial premium and receive \$2200 * 10 + \$82941 = \$104 941 Option to accumulate all future cashbacks at 3% p.a. and mature with \$135998, by paying full premium of \$5883 from 2021-2028

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

2200 2200 2200 2200 2200 2200 2200 2200 2200

2200



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.