



TES ID Number	P3663
Policy Number	43023453
Policy Type	RP-AC
Issue Date	15-May-10
Maturity Date	15-May-35
Last Premium Date	15-May-34

Net Annual Premium	\$511
Duration to Maturity	12 yrs 5 mths
Next Premium Date	15-May-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$20,715

Initial Amount	15-Dec-22	\$6,638
	15-Jan-23	\$6,666
	15-Feb-23	\$6,694

Accumulate Cash Coupons	\$0
Annual Cash Coupon	\$750
Cash Benefits Interest Rates	2.50%

Illustration for investment on 15-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(6,638)			
2023		(1,261)	750	
2024		(1,261)	750	
2025		(1,261)	750	
2026		(1,261)	750	
2027		(1,261)	750	
2028		(1,261)	750	
2029		(1,261)	750	
2030		(1,261)	750	
2031		(1,261)	750	
2032		(1,261)	750	
2033		(1,261)	750	
2034		(1,261)	750	
2035				20,715
Total	(6,638)	(15,134)	9,000	20,715

Invested Amount	Maturity Amount	Annual Returns (%)
(6,638) =>	12,171	6.7%
(511) =>	918	6.6%
(511) =>	874	6.5%
(511) =>	833	6.3%
(511) =>	793	6.1%
(511) =>	755	6.0%
(511) =>	719	5.8%
(511) =>	685	5.7%
(511) =>	652	5.5%
(511) =>	621	5.4%
(511) =>	592	5.3%
(511) =>	564	5.1%
(511) =>	537	5.0%
(12,772) =>	20,715	



TES ID Number	P3663	Net Annual Premium	\$511	Initial Amount	15-Dec-22	\$6,638
Policy Number	43023453	Duration to Maturity	12 yrs 5 mths		15-Jan-23	\$6,666
Policy Type	RP-AC	Next Premium Date	15-May-23		15-Feb-23	\$6,694
Issue Date	15-May-10	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	15-May-35	Projected Maturity Value	\$20,715	Annual Cash Coupon		\$750
Last Premium Date	15-May-34			Cash Benefits Interest Rates		2.50%
Illustration for investment on		15-Dec-22		Invested	Maturity	Annual
	2022	2023 to 2034	2035	Total		
Initial Amount	-\$6,638			-\$6,638		
Funds into plan	\$0	-\$6,134		-\$6,134		
Total payments				-\$12,772		
Payout from plan		\$0		\$0		
Maturity Value			\$20,715	\$20,715		
Projected Gain				\$7,943		
% Gain vs Total Payments				62.2%		

Cash Coupon

This Plan has Yearly Cash Coupon. Above illustration assumes Cash Coupon withdrawal to net off Premium.

You have the yearly option to accumulate up to \$750 (annual cash coupon value) into this policy to yield 2.5% per annum

For this Cash portion, you have the option to withdraw, discontinue and resume anytime.



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Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$750
Cash Benefits Interest Rates		2.50%
Invested	Maturity	Annual

Illustration for investment on 15-Dec-22

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$3389 is guaranteed, is from the latest bonus statement or revised benefit illustration of the insurance company.

Internal Rate of Return is the rate at which the Projected Maturity Value and future premiums payable are discounted to derive the Initial Amount.

This illustration is for reference only and is not a contract of insurance. It is not intended to provide financial advice or constitute as an offer to purchase.

Please refer to the actual policy document for the exact terms and conditions.