



TES ID Number	A6634
Policy Number	L535722060
Policy Type	RP-AC
Issue Date	28-Dec-05
Maturity Date	28-Dec-30
Last Premium Date	28-Dec-29

Net Annual Premium	\$646
Duration to Maturity	8 yrs 0 mths
Next Premium Date	28-Dec-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$24,956

Initial Amount	28-Dec-22	\$13,148
	28-Jan-23	\$13,203
	28-Feb-23	\$13,258

Accumulate Cash Coupons	\$0
Annual Cash Coupon	\$1,000
Cash Benefits Interest Rates	2.75%

Illustration for investment on 28-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(13,148)			
2023		(1,646)	1,000	
2024		(1,646)	1,000	
2025		(1,646)	1,000	
2026		(1,646)	1,000	
2027		(1,646)	1,000	
2028		(1,646)	1,000	
2029		(1,646)	1,000	
2030				24,956
Total	(13,148)	(11,523)	7,000	24,956

Invested Amount	Maturity Amount	Annual Returns (%)
(13,148) =>	19,432	6.0%
(646) =>	909	5.8%
(646) =>	866	5.7%
(646) =>	825	5.5%
(646) =>	785	5.4%
(646) =>	748	5.3%
(646) =>	712	5.1%
(646) =>	678	5.0%
(17,671) =>	24,956	



TES ID Number	A6634	Net Annual Premium	\$646	Initial Amount	28-Dec-22	\$13,148
Policy Number	L535722060	Duration to Maturity	8 yrs 0 mths		28-Jan-23	\$13,203
Policy Type	RP-AC	Next Premium Date	28-Dec-23		28-Feb-23	\$13,258
Issue Date	28-Dec-05	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	28-Dec-30	Projected Maturity Value	\$24,956	Annual Cash Coupon		\$1,000
Last Premium Date	28-Dec-29			Cash Benefits Interest Rates		2.75%
Illustration for investment on		28-Dec-22		Invested	Maturity	Annual
	2022	2023 to 2029	2030	Total		
Initial Amount	(\$13,148)			(\$13,148)		
Funds into plan	\$0	(\$4,523)		(\$4,523)		
Total payments				(\$17,671)		
Payout from plan		\$0		\$0		
Maturity Value			\$24,956	\$24,956		
Projected Gain				\$7,285		
% Gain vs Total Payments				41.2%		

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 \$1000 (annual cash coupon value) into this policy to yield 2.75% per annum

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



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	28-Jan-23	\$13,203
	28-Feb-23	\$13,258
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$1,000
Cash Benefits Interest Rates		2.75%
Invested	Maturity	Annual

Illustration for investment on 28-Dec-22

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$5269 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.