



TES ID Number	P3453
Policy Number	42710913
Policy Type	RP-AC
Issue Date	15-Apr-10
Maturity Date	15-Apr-35
Last Premium Date	15-Apr-34

Net Annual Premium	\$928
Duration to Maturity	12 yrs 4 mths
Next Premium Date	15-Apr-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$41,430

Initial Amount	15-Dec-22	\$14,199
	15-Jan-23	\$14,257
	15-Feb-23	\$14,317

Accumulate Cash Coupons	\$0
Annual Cash Coupon	\$1,500
Cash Benefits Interest Rates	2.50%

Illustration for investment on 15-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(14,199)			
2023		(2,428)	1,500	
2024		(2,428)	1,500	
2025		(2,428)	1,500	
2026		(2,428)	1,500	
2027		(2,428)	1,500	
2028		(2,428)	1,500	
2029		(2,428)	1,500	
2030		(2,428)	1,500	
2031		(2,428)	1,500	
2032		(2,428)	1,500	
2033		(2,428)	1,500	
2034		(2,428)	1,500	
2035				41,430
Total	(14,199)	(29,131)	18,000	41,430

Invested Amount	Maturity Amount	Annual Returns (%)
(14,199) =>	25,928	6.7%
(928) =>	1,666	6.6%
(928) =>	1,586	6.5%
(928) =>	1,511	6.3%
(928) =>	1,439	6.1%
(928) =>	1,370	6.0%
(928) =>	1,305	5.8%
(928) =>	1,243	5.7%
(928) =>	1,184	5.5%
(928) =>	1,127	5.4%
(928) =>	1,074	5.3%
(928) =>	1,023	5.1%
(928) =>	974	5.0%
(25,330) =>	41,430	



TES ID Number	P3453	Net Annual Premium	\$928	Initial Amount	15-Dec-22	\$14,199
Policy Number	42710913	Duration to Maturity	12 yrs 4 mths		15-Jan-23	\$14,257
Policy Type	RP-AC	Next Premium Date	15-Apr-23		15-Feb-23	\$14,317
Issue Date	15-Apr-10	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	15-Apr-35	Projected Maturity Value	\$41,430	Annual Cash Coupon		\$1,500
Last Premium Date	15-Apr-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	(\$14,199)			(\$14,199)
Funds into plan	\$0	(\$11,131)		(\$11,131)
Total payments				(\$25,330)
Payout from plan		\$0		\$0
Maturity Value			\$41,430	\$41,430
Projected Gain				\$16,100
% Gain vs Total Payments				63.6%

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 \$1500 (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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	15-Jan-23	\$14,257
	15-Feb-23	\$14,317
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$1,500
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 \$6779 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.