



TES ID Number	A6496
Policy Number	L532860352
Policy Type	RP-AC
Issue Date	5-Dec-01
Maturity Date	5-Dec-26
Last Premium Date	5-Dec-25

Next Net Premium	\$425
Duration to Maturity	5 yrs 11 mths
Next Premium Date	5-Dec-21
Internal Rate of Return	3.50%
Projected Maturity Value	\$5,885

Initial Amount	5-Jan-21	\$3,782
	5-Feb-21	\$3,793
	5-Mar-21	\$3,803

Accumulate Cash Coupons	\$0
Next Cash Coupon	\$500
Cash Benefits Interest Rates	3.25%

Illustration for investment on 5-Jan-21				
Date	Initial	Premiums	Cashback	Maturity
2021	(3,782)			
2021		(425)		
2022		(425)	500	
2023		(425)		
2024		(425)	500	
2025		(425)		
2026				5,885
Total	(3,782)	(2,125)	1,000	5,885

Invested Amount	Maturity Amount	Annual Returns (%)
(3,782) =>	4,635	3.8%
(425) =>	505	3.8%
75 =>	(86)	
(425) =>	471	3.6%
75 =>	(80)	
(425) =>	440	3.5%
(4,907) =>	5,885	



TES ID Number	A6496
Policy Number	L532860352
Policy Type	RP-AC
Issue Date	5-Dec-01
Maturity Date	5-Dec-26
Last Premium Date	5-Dec-25

Next Net Premium	\$425
Duration to Maturity	5 yrs 11 mths
Next Premium Date	5-Dec-21
Internal Rate of Return	3.50%
Projected Maturity Value	\$5,885

Initial Amount	5-Jan-21	\$3,782
	5-Feb-21	\$3,793
	5-Mar-21	\$3,803
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$500
Cash Benefits Interest Rates		3.25%
Invested	Maturity	Annual

Illustration for investment on 5-Jan-21

	2021	2022 to 2025	2026	Total
Initial Amount	-\$3,782			-\$3,782
Funds into plan	-\$425	-\$850		-\$1,275
Total payments				-\$5,057
Payout from plan		\$150		\$150
Maturity Value			\$5,885	\$5,885
Projected Gain				\$978
% Gain vs Total Payments				19.3%

Cash Coupon

This Plan has Yearly Cash Coupon. Above illustration assumes Cash Coupon withdrawal to net off Premium. You have the yearly option to top up \$500 Cash (up to annual cash coupon value) to this policy and this portion of cash savings is yielding 3.25% p.a. For this Cash portion, you have the option to withdraw, discontinue and resume anytime.



TES ID Number	A6496
Policy Number	L532860352
Policy Type	RP-AC
Issue Date	5-Dec-01
Maturity Date	5-Dec-26
Last Premium Date	5-Dec-25

Next Net Premium	\$425
Duration to Maturity	5 yrs 11 mths
Next Premium Date	5-Dec-21
Internal Rate of Return	3.50%
Projected Maturity Value	\$5,885

Initial Amount	5-Jan-21	\$3,782
	5-Feb-21	\$3,793
	5-Mar-21	\$3,803
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$500
Cash Benefits Interest Rates		3.25%
Invested	Maturity	Annual

Illustration for investment on 5-Jan-21

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$3718 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.