



TES ID Number	P3271
Policy Number	42301076
Policy Type	RP-AC
Issue Date	19-May-10
Maturity Date	19-May-35
Last Premium Date	19-May-34

Net Annual Premium	\$1,310
Duration to Maturity	14 yrs 4 mths
Next Premium Date	19-May-21
Internal Rate of Return	4.40%
Projected Maturity Value	\$60,765

Initial Amount	19-Jan-21	\$18,901
	19-Feb-21	\$18,970
	19-Mar-21	\$19,033

Accumulate Cash Coupons	\$0
Annual Cash Coupon	\$2,200
Cash Benefits Interest Rates	3.00%

Illustration for investment on 19-Jan-21				
Date	Initial	Premiums	Cashback	Maturity
2021	(18,901)			
2021		(3,510)	2,200	
2022		(3,510)	2,200	
2023		(3,510)	2,200	
2024		(3,510)	2,200	
2025		(3,510)	2,200	
2026		(3,510)	2,200	
2027		(3,510)	2,200	
2028		(3,510)	2,200	
2029		(3,510)	2,200	
2030		(3,510)	2,200	
2031		(3,510)	2,200	
2032		(3,510)	2,200	
2033		(3,510)	2,200	
2034		(3,510)	2,200	
2035				60,765
Total	(18,901)	(49,144)	30,800	60,765

Invested Amount	Maturity Amount	Annual Returns (%)
(18,901) =>	35,046	6.0%
(1,310) =>	2,394	5.9%
(1,310) =>	2,293	5.8%
(1,310) =>	2,197	5.6%
(1,310) =>	2,104	5.5%
(1,310) =>	2,015	5.4%
(1,310) =>	1,930	5.3%
(1,310) =>	1,849	5.1%
(1,310) =>	1,771	5.0%
(1,310) =>	1,696	4.9%
(1,310) =>	1,625	4.8%
(1,310) =>	1,557	4.7%
(1,310) =>	1,491	4.6%
(1,310) =>	1,428	4.5%
(1,310) =>	1,368	4.4%
(37,245) =>	60,765	



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Invested	Maturity	Annual

Illustration for investment on **19-Jan-21**

	2021	2022 to 2034	2035	Total
Initial Amount	-\$18,901			-\$18,901
Funds into plan	-\$1,310	-\$17,034		-\$18,344
Total payments				-\$37,245
Payout from plan		\$0		\$0
Maturity Value			\$60,765	\$60,765
Projected Gain				\$23,520
% Gain vs Total Payments				63.1%

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 \$2200 Cash (up to annual cash coupon value) to this policy and this portion of cash savings is yielding 3% p.a.

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



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Invested	Maturity	Annual

Illustration for investment on 19-Jan-21

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$8174 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.