



TES ID Number	P3287
Policy Number	56959972
Policy Type	RP-AC
Issue Date	16-Oct-14
Maturity Date	16-Oct-39
Last Premium Date	16-Oct-38

Net Annual Premium	\$361
Duration to Maturity	18 yrs 8 mths
Next Premium Date	16-Oct-21
Internal Rate of Return	4.50%
Projected Maturity Value	\$11,897

Initial Amount	16-Feb-21	\$780
	16-Mar-21	\$783
	16-Apr-21	\$786

Accumulate Cash Coupons	\$0
Annual Cash Coupon	\$500
Cash Benefits Interest Rates	3.00%

Illustration for investment on 16-Feb-21				
Date	Initial	Premiums	Cashback	Maturity
2021	(780)			
2021		(861)	500	
2022		(861)	500	
2023		(861)	500	
2024		(861)	500	
2025		(861)	500	
2026		(861)	500	
2027		(861)	500	
2028		(861)	500	
2029		(861)	500	
2030		(861)	500	
2031		(861)	500	
2032		(861)	500	
2033		(861)	500	
2034		(861)	500	
2035		(861)	500	
2036		(861)	500	
2037		(861)	500	
2039				11,897
Total	(780)	(15,491)	9,000	11,897

Invested Amount	Maturity Amount	Annual Returns (%)
(780) =>	1,778	6.9%
(361) =>	796	6.7%
(361) =>	762	6.5%
(361) =>	729	6.4%
(361) =>	698	6.2%
(361) =>	668	6.1%
(361) =>	639	5.9%
(361) =>	612	5.8%
(361) =>	585	5.7%
(361) =>	560	5.5%
(361) =>	536	5.4%
(361) =>	513	5.3%
(361) =>	491	5.2%
(361) =>	470	5.0%
(361) =>	449	4.9%
(361) =>	430	4.8%
(361) =>	411	4.7%
(361) =>	394	4.6%
(7,271) =>	11,897	



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Invested	Maturity	Annual

Illustration for investment on 16-Feb-21

	2021	2022 to 2038	2039	Total
Initial Amount	-\$780			-\$780
Funds into plan	-\$361	-\$6,130		-\$6,491
Total payments				-\$7,271
Payout from plan		\$0		\$0
Maturity Value			\$11,897	\$11,897
Projected Gain				\$4,626
% 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 top up \$500 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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Annual Cash Coupon		\$500
Cash Benefits Interest Rates		3.00%
Invested	Maturity	Annual

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Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$1132 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.