



TES ID Number	P3240
Policy Number	41867166
Policy Type	RP-AC
Issue Date	30-Jan-10
Maturity Date	30-Jan-35
Last Premium Date	30-Jan-34

Net Annual Premium	\$2,313
Duration to Maturity	13 yrs 9 mths
Next Premium Date	30-Jan-22
Internal Rate of Return	4.30%
Projected Maturity Value	\$103,577

Initial Amount	30-Apr-21	\$35,125
	30-May-21	\$35,245
	30-Jun-21	\$35,370

Accumulate Cash Coupons	\$0
Annual Cash Coupon	\$3,750
Cash Benefits Interest Rates	3.00%

Illustration for investment on 30-Apr-21				
Date	Initial	Premiums	Cashback	Maturity
2021	(35,125)			
2022		(6,063)	3,750	
2023		(6,063)	3,750	
2024		(6,063)	3,750	
2025		(6,063)	3,750	
2026		(6,063)	3,750	
2027		(6,063)	3,750	
2028		(6,063)	3,750	
2029		(6,063)	3,750	
2030		(6,063)	3,750	
2031		(6,063)	3,750	
2032		(6,063)	3,750	
2033		(6,063)	3,750	
2034		(6,063)	3,750	
2035				103,577
Total	(35,125)	(78,819)	48,750	103,577

Invested Amount	Maturity Amount	Annual Returns (%)
(35,125) =>	62,701	5.7%
(2,313) =>	3,998	5.6%
(2,313) =>	3,833	5.5%
(2,313) =>	3,675	5.4%
(2,313) =>	3,524	5.2%
(2,313) =>	3,378	5.1%
(2,313) =>	3,239	5.0%
(2,313) =>	3,106	4.9%
(2,313) =>	2,977	4.8%
(2,313) =>	2,855	4.7%
(2,313) =>	2,737	4.6%
(2,313) =>	2,624	4.5%
(2,313) =>	2,516	4.4%
(2,313) =>	2,412	4.3%
(65,194) =>	103,577	



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Policy Number	41867166	Duration to Maturity	13 yrs 9 mths		30-May-21	\$35,245
Policy Type	RP-AC	Next Premium Date	30-Jan-22		30-Jun-21	\$35,370
Issue Date	30-Jan-10	Internal Rate of Return	4.30%	Accumulate Cash Coupons		\$0
Maturity Date	30-Jan-35	Projected Maturity Value	\$103,577	Annual Cash Coupon		\$3,750
Last Premium Date	30-Jan-34			Cash Benefits Interest Rates		3.00%
Illustration for investment on		30-Apr-21		Invested	Maturity	Annual
	2021	2022 to 2034	2035	Total		
Initial Amount	-\$35,125			-\$35,125		
Funds into plan	\$0	-\$30,069		-\$30,069		
Total payments				-\$65,194		
Payout from plan		\$0		\$0		
Maturity Value			\$103,577	\$103,577		
Projected Gain				\$38,383		
% Gain vs Total Payments				58.9%		

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 \$3750 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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	30-Jun-21	\$35,370
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$3,750
Cash Benefits Interest Rates		3.00%
Invested	Maturity	Annual

Illustration for investment on 30-Apr-21

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$13933 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.