



TES ID Number	P3289
Policy Number	30311638
Policy Type	RP-AC
Issue Date	26-Aug-05
Maturity Date	26-Aug-30
Last Premium Date	26-Aug-29

Net Annual Premium	\$2,771
Duration to Maturity	9 yrs 4 mths
Next Premium Date	26-Aug-21
Internal Rate of Return	3.90%
Projected Maturity Value	\$118,564

Initial Amount	26-Apr-21	\$61,708
	26-May-21	\$61,908
	26-Jun-21	\$62,108

Accumulate Cash Coupons	\$0
Annual Cash Coupon	\$5,000
Cash Benefits Interest Rates	3.00%

Illustration for investment on 26-Apr-21				
Date	Initial	Premiums	Cashback	Maturity
2021	(61,708)			
2021		(7,771)	5,000	
2022		(7,771)	5,000	
2023		(7,771)	5,000	
2024		(7,771)	5,000	
2025		(7,771)	5,000	
2026		(7,771)	5,000	
2027		(7,771)	5,000	
2028		(7,771)	5,000	
2029		(7,771)	5,000	
2030				118,564
Total	(61,708)	(69,939)	45,000	118,564

Invested Amount	Maturity Amount	Annual Returns (%)
(61,708) =>	88,220	4.6%
(2,771) =>	3,910	4.6%
(2,771) =>	3,763	4.5%
(2,771) =>	3,622	4.4%
(2,771) =>	3,486	4.3%
(2,771) =>	3,355	4.2%
(2,771) =>	3,229	4.1%
(2,771) =>	3,108	4.1%
(2,771) =>	2,991	4.0%
(2,771) =>	2,879	3.9%
(86,647) =>	118,564	



TES ID Number	P3289	Net Annual Premium	\$2,771	Initial Amount	26-Apr-21	\$61,708
Policy Number	30311638	Duration to Maturity	9 yrs 4 mths		26-May-21	\$61,908
Policy Type	RP-AC	Next Premium Date	26-Aug-21		26-Jun-21	\$62,108
Issue Date	26-Aug-05	Internal Rate of Return	3.90%	Accumulate Cash Coupons		\$0
Maturity Date	26-Aug-30	Projected Maturity Value	\$118,564	Annual Cash Coupon		\$5,000
Last Premium Date	26-Aug-29			Cash Benefits Interest Rates		3.00%
Illustration for investment on		26-Apr-21		Invested	Maturity	Annual
	2021	2022 to 2029	2030	Total		
Initial Amount	-\$61,708			-\$61,708		
Funds into plan	-\$2,771	-\$22,168		-\$24,939		
Total payments				-\$86,647		
Payout from plan		\$0		\$0		
Maturity Value			\$118,564	\$118,564		
Projected Gain				\$31,917		
% Gain vs Total Payments				36.8%		

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 \$5000 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		\$5,000
Cash Benefits Interest Rates		3.00%
Invested	Maturity	Annual

Illustration for investment on 26-Apr-21

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$29169 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.