



TES ID Number	G2705
Policy Number	0026310522
Policy Type	RP-AC
Issue Date	19-Apr-04
Maturity Date	18-Apr-29
Last Premium Date	19-Apr-28

Next Net Premium	\$631
Duration to Maturity	6 yrs 1 mths
Next Premium Date	19-Apr-23
Internal Rate of Return	4.30%
Projected Maturity Value	\$31,401

Initial Amount	19-Mar-23	\$20,895
	19-Apr-23	\$21,601
	19-May-23	\$21,808

Accumulate Cash Coupons	\$0
Next Cash Coupon	\$1,200
Cash Benefits Interest Rates	3.00%

Illustration for investment on 19-Mar-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(20,895)			
2023		(1,831)	1,200	
2024		(1,831)	1,200	
2025		(1,831)	1,200	
2026		(1,831)	1,200	
2027		(1,831)	1,200	
2028		(1,831)	1,200	
2029				31,401
Total	(20,895)	(10,986)	7,200	31,401

Invested Amount	Maturity Amount	Annual Returns (%)
(20,895) =>	27,003	4.8%
(631) =>	812	4.8%
(631) =>	779	4.7%
(631) =>	747	4.6%
(631) =>	716	4.5%
(631) =>	686	4.4%
(631) =>	658	4.3%
(24,681) =>	31,401	



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Policy Number	0026310522	Duration to Maturity	6 yrs 1 mths		19-Apr-23	\$21,601
Policy Type	RP-AC	Next Premium Date	19-Apr-23		19-May-23	\$21,808
Issue Date	19-Apr-04	Internal Rate of Return	4.30%	Accumulate Cash Coupons		\$0
Maturity Date	18-Apr-29	Projected Maturity Value	\$31,401	Next Cash Coupon		\$1,200
Last Premium Date	19-Apr-28			Cash Benefits Interest Rates		3.00%
<b>Illustration for investment on</b>		<b>19-Mar-23</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>

	2023	2024 to 2028	2029	Total
Initial Amount	(\$20,895)			(\$20,895)
Funds into plan	(\$631)	(\$3,155)		(\$3,786)
Total payments				(\$24,681)
Payout from plan		\$0		\$0
<b>Maturity Value</b>			<b>\$31,401</b>	<b>\$31,401</b>
<b>Projected Gain</b>				<b>\$6,720</b>
<b>% Gain vs Total Payments</b>				<b>27.2%</b>

### Cash Coupon

This Plan has Yearly Cash Coupon. Above illustration assumes Cash Coupon withdrawal to net off Premium. You have the yearly option to accumulate up to \$1200 (annual cash coupon value) into this policy to yield 3% per annum. For this Cash portion, you have the option to withdraw, discontinue and resume anytime.



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Accumulate Cash Coupons		\$0
Next Cash Coupon		\$1,200
Cash Benefits Interest Rates		3.00%
Invested	Maturity	Annual

**Illustration for investment on 19-Mar-23**

**Notes**

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$6522.74 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.