



TES ID Number	A6616
Policy Number	L540726815
Policy Type	RP-AC
Issue Date	18-Jul-13
Maturity Date	18-Jul-34
Last Premium Date	18-Jul-33

Next Net Premium	\$957
Duration to Maturity	11 yrs 4 mths
Next Premium Date	18-Jul-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$30,891

Initial Amount	18-Mar-23	\$9,556
	18-Apr-23	\$9,596
	18-May-23	\$9,635

Accumulate Cash Coupons	\$0
Next Cash Coupon	\$1,250
Cash Benefits Interest Rates	2.75%

Illustration for investment on 18-Mar-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(9,556)			
2023		(2,207)	1,250	
2024		(2,207)	1,250	
2025		(2,207)	1,250	
2026		(2,207)	1,250	
2027		(2,207)	1,250	
2028		(2,207)	1,250	
2029		(2,207)	1,250	
2030		(2,207)	1,250	
2031		(2,207)	1,250	
2032		(2,207)	1,250	
2033		(2,207)	1,250	
2034				30,891
Total	(9,556)	(24,272)	13,750	30,891

Invested Amount	Maturity Amount	Annual Returns (%)
(9,556) =>	16,623	6.5%
(957) =>	1,636	6.5%
(957) =>	1,558	6.3%
(957) =>	1,484	6.1%
(957) =>	1,413	6.0%
(957) =>	1,346	5.8%
(957) =>	1,282	5.7%
(957) =>	1,221	5.5%
(957) =>	1,163	5.4%
(957) =>	1,107	5.3%
(957) =>	1,054	5.1%
(957) =>	1,004	5.0%
(20,078) =>	30,891	



TES ID Number	A6616	Next Net Premium	\$957	Initial Amount	18-Mar-23	\$9,556
Policy Number	L540726815	Duration to Maturity	11 yrs 4 mths		18-Apr-23	\$9,596
Policy Type	RP-AC	Next Premium Date	18-Jul-23		18-May-23	\$9,635
Issue Date	18-Jul-13	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	18-Jul-34	Projected Maturity Value	\$30,891	Next Cash Coupon		\$1,250
Last Premium Date	18-Jul-33			Cash Benefits Interest Rates		2.75%
Illustration for investment on		18-Mar-23		Invested	Maturity	Annual

	2023	2024 to 2033	2034	Total
Initial Amount	(\$9,556)			(\$9,556)
Funds into plan	(\$957)	(\$9,565)		(\$10,522)
Total payments				(\$20,078)
Payout from plan		\$0		\$0
Maturity Value			\$30,891	\$30,891
Projected Gain				\$10,814
% Gain vs Total Payments				53.9%

Cash Coupon

This Plan has Yearly Cash Coupon. Above illustration assumes Cash Coupon withdrawal to net off Premium. You have the yearly option to accumulate up to \$1250 (annual cash coupon value) into this policy to yield 2.75% per annum 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 18-Mar-23

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$10541 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.