



TES ID Number	E1256
Policy Number	10001962
Policy Type	RP-AC
Issue Date	8-Dec-14
Maturity Date	8-Dec-29
Last Premium Date	8-Dec-28

Next Net Premium	\$5,436
Duration to Maturity	6 yrs 9 mths
Next Premium Date	8-Dec-23
Internal Rate of Return	4.30%
Projected Maturity Value	\$103,523

Initial Amount	8-Mar-23	\$49,373
	8-Apr-23	\$49,550
	8-May-23	\$49,720

Accumulate Cash Coupons	\$0
Next Cash Coupon	\$4,650
Cash Benefits Interest Rates	1.20%

Illustration for investment on 8-Mar-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(49,373)			
2023		(10,086)	4,650	
2024		(10,086)	4,650	
2025		(10,086)	4,650	
2026		(10,086)	4,650	
2027		(10,086)	4,650	
2028		(10,086)	4,650	
2029				103,523
Total	(49,373)	(60,515)	27,900	103,523

Invested Amount	Maturity Amount	Annual Returns (%)
(49,373) =>	65,631	4.9%
(5,436) =>	6,999	4.8%
(5,436) =>	6,709	4.7%
(5,436) =>	6,433	4.6%
(5,436) =>	6,168	4.5%
(5,436) =>	5,914	4.4%
(5,436) =>	5,669	4.3%
(81,988) =>	103,523	



TES ID Number	E1256	Next Net Premium	\$5,436	Initial Amount	8-Mar-23	\$49,373
Policy Number	10001962	Duration to Maturity	6 yrs 9 mths		8-Apr-23	\$49,550
Policy Type	RP-AC	Next Premium Date	8-Dec-23		8-May-23	\$49,720
Issue Date	8-Dec-14	Internal Rate of Return	4.30%	Accumulate Cash Coupons		\$0
Maturity Date	8-Dec-29	Projected Maturity Value	\$103,523	Next Cash Coupon		\$4,650
Last Premium Date	8-Dec-28			Cash Benefits Interest Rates		1.20%
Illustration for investment on		8-Mar-23		Invested	Maturity	Annual
	2023	2024 to 2028	2029	Total		
Initial Amount	(\$49,373)			(\$49,373)		
Funds into plan	(\$5,436)	(\$27,179)		(\$32,615)		
Total payments				(\$81,988)		
Payout from plan		\$0		\$0		
Maturity Value			\$103,523	\$103,523		
Projected Gain				\$21,535		
% Gain vs Total Payments				26.3%		

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 \$4650 (annual cash coupon value) into this policy to yield 1.2% 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		\$4,650
Cash Benefits Interest Rates		1.20%
Invested	Maturity	Annual

Illustration for investment on 8-Mar-23

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$51150 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.