



TES ID Number	E1245
Policy Number	10007665
Policy Type	RP-AC
Issue Date	14-Nov-15
Maturity Date	14-Nov-30
Last Premium Date	14-Nov-29

Next Net Premium	\$1,892
Duration to Maturity	7 yrs 8 mths
Next Premium Date	14-Nov-23
Internal Rate of Return	4.30%
Projected Maturity Value	\$38,276

Initial Amount	14-Mar-23	\$16,321
	14-Apr-23	\$16,379
	14-May-23	\$16,436

Accumulate Cash Coupons	\$0
Next Cash Coupon	\$1,750
Cash Benefits Interest Rates	1.20%

Illustration for investment on 14-Mar-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(16,321)			
2023		(3,642)	1,750	
2024		(3,642)	1,750	
2025		(3,642)	1,750	
2026		(3,642)	1,750	
2027		(3,642)	1,750	
2028		(3,642)	1,750	
2029		(3,642)	1,750	
2030				38,276
Total	(16,321)	(25,492)	12,250	38,276

Invested Amount	Maturity Amount	Annual Returns (%)
(16,321) =>	22,550	5.0%
(1,892) =>	2,540	4.9%
(1,892) =>	2,435	4.8%
(1,892) =>	2,335	4.7%
(1,892) =>	2,239	4.6%
(1,892) =>	2,146	4.5%
(1,892) =>	2,058	4.4%
(1,892) =>	1,973	4.3%
(29,563) =>	38,276	



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Policy Number	10007665	Duration to Maturity	7 yrs 8 mths		14-Apr-23	\$16,379
Policy Type	RP-AC	Next Premium Date	14-Nov-23		14-May-23	\$16,436
Issue Date	14-Nov-15	Internal Rate of Return	4.30%	Accumulate Cash Coupons		\$0
Maturity Date	14-Nov-30	Projected Maturity Value	\$38,276	Next Cash Coupon		\$1,750
Last Premium Date	14-Nov-29			Cash Benefits Interest Rates		1.20%
Illustration for investment on		14-Mar-23		Invested	Maturity	Annual
	2023	2024 to 2029	2030	Total		
Initial Amount	(\$16,321)			(\$16,321)		
Funds into plan	(\$1,892)	(\$11,351)		(\$13,242)		
Total payments				(\$29,563)		
Payout from plan		\$0		\$0		
Maturity Value			\$38,276	\$38,276		
Projected Gain				\$8,713		
% Gain vs Total Payments				29.5%		

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 \$1750 (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		\$1,750
Cash Benefits Interest Rates		1.20%
Invested	Maturity	Annual

Illustration for investment on 14-Mar-23

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$19250 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.