



TES ID Number	A6649
Policy Number	L535576041
Policy Type	RP-AC
Issue Date	26-May-05
Maturity Date	26-May-30
Last Premium Date	26-May-29

Next Net Premium	\$318
Duration to Maturity	7 yrs 3 mths
Next Premium Date	26-May-23
Internal Rate of Return	4.30%
Projected Maturity Value	\$12,478

Initial Amount	26-Feb-23	\$7,248
	26-Mar-23	\$7,272
	26-Apr-23	\$7,298

Accumulate Cash Coupons	\$0
Next Cash Coupon	\$500
Cash Benefits Interest Rates	2.75%

Illustration for investment on 26-Feb-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(7,248)			
2023		(818)	500	
2024		(818)	500	
2025		(818)	500	
2026		(818)	500	
2027		(818)	500	
2028		(818)	500	
2029		(818)	500	
2030				12,478
Total	(7,248)	(5,725)	3,500	12,478

Invested Amount	Maturity Amount	Annual Returns (%)
(7,248) =>	9,835	4.9%
(318) =>	427	4.9%
(318) =>	409	4.8%
(318) =>	392	4.7%
(318) =>	376	4.6%
(318) =>	361	4.5%
(318) =>	346	4.4%
(318) =>	332	4.3%
(9,473) =>	12,478	



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Policy Number	L535576041	Duration to Maturity	7 yrs 3 mths		26-Mar-23	\$7,272
Policy Type	RP-AC	Next Premium Date	26-May-23		26-Apr-23	\$7,298
Issue Date	26-May-05	Internal Rate of Return	4.30%	Accumulate Cash Coupons		\$0
Maturity Date	26-May-30	Projected Maturity Value	\$12,478	Next Cash Coupon		\$500
Last Premium Date	26-May-29			Cash Benefits Interest Rates		2.75%
<b>Illustration for investment on</b>		<b>26-Feb-23</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>

	2023	2024 to 2029	2030	Total
Initial Amount	(\$7,248)			(\$7,248)
Funds into plan	(\$318)	(\$1,907)		(\$2,225)
Total payments				(\$9,473)
Payout from plan		\$0		\$0
<b>Maturity Value</b>			<b>\$12,478</b>	<b>\$12,478</b>
<b>Projected Gain</b>				<b>\$3,005</b>
<b>% Gain vs Total Payments</b>				<b>31.7%</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 \$500 (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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Accumulate Cash Coupons		\$0
Next Cash Coupon		\$500
Cash Benefits Interest Rates		2.75%
Invested	Maturity	Annual

Illustration for investment on 26-Feb-23

**Notes**

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$3029 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.