



TES ID Number	P3342
Policy Number	30424779
Policy Type	RP-AC
Issue Date	25-Apr-06
Maturity Date	25-Apr-31
Last Premium Date	25-Apr-30

Next Net Premium	\$445
Duration to Maturity	8 yrs 2 mths
Next Premium Date	25-Apr-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$17,784

Initial Amount	25-Feb-23	\$8,943
	25-Mar-23	\$8,977
	25-Apr-23	\$9,459

Accumulate Cash Coupons	\$0
Next Cash Coupon	\$750
Cash Benefits Interest Rates	2.50%

Illustration for investment on 25-Feb-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(8,943)			
2023		(1,195)	750	
2024		(1,195)	750	
2025		(1,195)	750	
2026		(1,195)	750	
2027		(1,195)	750	
2028		(1,195)	750	
2029		(1,195)	750	
2030		(1,195)	750	
2031				17,784
Total	(8,943)	(9,560)	6,000	17,784

Invested Amount	Maturity Amount	Annual Returns (%)
(8,943) =>	13,322	6.0%
(445) =>	658	6.0%
(445) =>	626	5.8%
(445) =>	596	5.7%
(445) =>	568	5.5%
(445) =>	541	5.4%
(445) =>	515	5.3%
(445) =>	491	5.1%
(445) =>	467	5.0%
(12,503) =>	17,784	



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Policy Number	30424779	Duration to Maturity	8 yrs 2 mths		25-Mar-23	\$8,977
Policy Type	RP-AC	Next Premium Date	25-Apr-23		25-Apr-23	\$9,459
Issue Date	25-Apr-06	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	25-Apr-31	Projected Maturity Value	\$17,784	Next Cash Coupon		\$750
Last Premium Date	25-Apr-30			Cash Benefits Interest Rates		2.50%
Illustration for investment on		25-Feb-23		Invested	Maturity	Annual
	2023	2024 to 2030	2031	Total		
Initial Amount	(\$8,943)			(\$8,943)		
Funds into plan	(\$445)	(\$3,115)		(\$3,560)		
Total payments				(\$12,503)		
Payout from plan		\$0		\$0		
Maturity Value			\$17,784	\$17,784		
Projected Gain				\$5,281		
% Gain vs Total Payments				42.2%		

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 \$750 (annual cash coupon value) into this policy to yield 2.5% per annum For this Cash portion, you have the option to withdraw, discontinue and resume anytime.



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Accumulate Cash Coupons		\$0
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Cash Benefits Interest Rates		2.50%
Invested	Maturity	Annual

Illustration for investment on 25-Feb-23

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$4727 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.