



TES ID Number	A6517
Policy Number	L538789534
Policy Type	RP-AC
Issue Date	27-Apr-11
Maturity Date	27-Apr-32
Last Premium Date	27-Apr-31

Next Net Premium	\$796
Duration to Maturity	9 yrs 2 mths
Next Premium Date	27-Apr-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$24,712

Initial Amount	27-Feb-23	\$9,906
	27-Mar-23	\$9,944
	27-Apr-23	\$10,781

Accumulate Cash Coupons	\$0
Next Cash Coupon	\$1,000
Cash Benefits Interest Rates	2.75%

Illustration for investment on 27-Feb-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(9,906)			
2023		(1,796)	1,000	
2024		(1,796)	1,000	
2025		(1,796)	1,000	
2026		(1,796)	1,000	
2027		(1,796)	1,000	
2028		(1,796)	1,000	
2029		(1,796)	1,000	
2030		(1,796)	1,000	
2031		(1,796)	1,000	
2032				24,712
Total	(9,906)	(16,162)	9,000	24,712

Invested Amount	Maturity Amount	Annual Returns (%)
(9,906) =>	15,498	6.2%
(796) =>	1,235	6.1%
(796) =>	1,176	6.0%
(796) =>	1,120	5.8%
(796) =>	1,067	5.7%
(796) =>	1,016	5.5%
(796) =>	967	5.4%
(796) =>	921	5.3%
(796) =>	877	5.1%
(796) =>	836	5.0%
(17,068) =>	24,712	



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Policy Type	RP-AC	Next Premium Date	27-Apr-23		27-Apr-23	\$10,781
Issue Date	27-Apr-11	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	27-Apr-32	Projected Maturity Value	\$24,712	Next Cash Coupon		\$1,000
Last Premium Date	27-Apr-31			Cash Benefits Interest Rates		2.75%
<b>Illustration for investment on</b>		<b>27-Feb-23</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>
	2023	2024 to 2031	2032	Total		
Initial Amount	(\$9,906)			(\$9,906)		
Funds into plan	(\$796)	(\$6,366)		(\$7,162)		
Total payments				(\$17,068)		
Payout from plan		\$0		\$0		
<b>Maturity Value</b>			<b>\$24,712</b>	<b>\$24,712</b>		
<b>Projected Gain</b>				<b>\$7,644</b>		
<b>% Gain vs Total Payments</b>				<b>44.8%</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 \$1000 (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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<b>Internal Rate of Return</b>	5.00%
<b>Projected Maturity Value</b>	\$24,712

<b>Initial Amount</b>	27-Feb-23	\$9,906
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	27-Apr-23	\$10,781
<b>Accumulate Cash Coupons</b>		\$0
<b>Next Cash Coupon</b>		\$1,000
<b>Cash Benefits Interest Rates</b>		2.75%
<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>

**Illustration for investment on 27-Feb-23**

**Notes**

This product is underwritten by the relevant insurance company.  
 Projected Maturity Value, of which \$9867 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.