



TES ID Number	P3613
Policy Number	56406131
Policy Type	RP-AC
Issue Date	6-Aug-14
Maturity Date	6-Aug-29
Last Premium Date	6-Aug-28

Next Net Premium	\$1,784
Duration to Maturity	6 yrs 4 mths
Next Premium Date	6-Aug-23
Internal Rate of Return	4.30%
Projected Maturity Value	\$34,470

Initial Amount	6-Apr-23	\$16,871
	6-May-23	\$16,930
	6-Jun-23	\$16,990

Accumulate Cash Coupons	\$0
Next Cash Coupon	\$1,550
Cash Benefits Interest Rates	2.50%

Illustration for investment on 6-Apr-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(16,871)			
2023		(3,334)	1,550	
2024		(3,334)	1,550	
2025		(3,334)	1,550	
2026		(3,334)	1,550	
2027		(3,334)	1,550	
2028		(3,334)	1,550	
2029				34,470
Total	(16,871)	(20,004)	9,300	34,470

Invested Amount	Maturity Amount	Annual Returns (%)
(16,871) =>	22,034	4.8%
(1,784) =>	2,297	4.8%
(1,784) =>	2,202	4.7%
(1,784) =>	2,111	4.6%
(1,784) =>	2,024	4.5%
(1,784) =>	1,941	4.4%
(1,784) =>	1,861	4.3%
(27,575) =>	34,470	



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Policy Type	RP-AC	Next Premium Date	6-Aug-23		6-Jun-23	\$16,990
Issue Date	6-Aug-14	Internal Rate of Return	4.30%	Accumulate Cash Coupons		\$0
Maturity Date	6-Aug-29	Projected Maturity Value	\$34,470	Next Cash Coupon		\$1,550
Last Premium Date	6-Aug-28			Cash Benefits Interest Rates		2.50%
Illustration for investment on		6-Apr-23		Invested	Maturity	Annual
	2023	2024 to 2028	2029	Total		
Initial Amount	(\$16,871)			(\$16,871)		
Funds into plan	(\$1,784)	(\$8,920)		(\$10,704)		
Total payments				(\$27,575)		
Payout from plan		\$0		\$0		
Maturity Value			\$34,470	\$34,470		
Projected Gain				\$6,895		
% Gain vs Total Payments				25.0%		

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 \$1550 (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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Invested	Maturity	Annual

Illustration for investment on 6-Apr-23

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$20095 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.