



TES ID Number	M1924
Policy Number	1491622514
Policy Type	RP-AC
Issue Date	30-Aug-10
Maturity Date	30-Aug-35
Last Premium Date	30-Aug-34

Next Net Premium	\$1,430
Duration to Maturity	12 yrs 5 mths
Next Premium Date	30-Aug-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$46,852

Initial Amount	30-Mar-23	\$12,520
	30-Apr-23	\$12,570
	30-May-23	\$12,622

Accumulate Cash Coupons	\$0
Next Cash Coupon	\$2,500
Cash Benefits Interest Rates	3.00%

Illustration for investment on 30-Mar-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(12,520)			
2023		(3,930)	2,500	
2024		(3,930)	2,500	
2025		(3,930)	2,500	
2026		(3,930)	2,500	
2027		(3,930)	2,500	
2028		(3,930)	2,500	
2029		(3,930)	2,500	
2030		(3,930)	2,500	
2031		(3,930)	2,500	
2032		(3,930)	2,500	
2033		(3,930)	2,500	
2034		(3,930)	2,500	
2035				46,852
Total	(12,520)	(47,154)	30,000	46,852

Invested Amount	Maturity Amount	Annual Returns (%)
(12,520) =>	22,963	6.7%
(1,430) =>	2,567	6.6%
(1,430) =>	2,445	6.5%
(1,430) =>	2,328	6.3%
(1,430) =>	2,217	6.1%
(1,430) =>	2,112	6.0%
(1,430) =>	2,011	5.8%
(1,430) =>	1,915	5.7%
(1,430) =>	1,824	5.5%
(1,430) =>	1,738	5.4%
(1,430) =>	1,655	5.3%
(1,430) =>	1,576	5.1%
(1,430) =>	1,501	5.0%
(29,674) =>	46,852	



TES ID Number	M1924	Next Net Premium	\$1,430	Initial Amount	30-Mar-23	\$12,520
Policy Number	1491622514	Duration to Maturity	12 yrs 5 mths		30-Apr-23	\$12,570
Policy Type	RP-AC	Next Premium Date	30-Aug-23		30-May-23	\$12,622
Issue Date	30-Aug-10	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	30-Aug-35	Projected Maturity Value	\$46,852	Next Cash Coupon		\$2,500
Last Premium Date	30-Aug-34			Cash Benefits Interest Rates		3.00%
Illustration for investment on		30-Mar-23		Invested	Maturity	Annual

	2023	2024 to 2034	2035	Total
Initial Amount	(\$12,520)			(\$12,520)
Funds into plan	(\$1,430)	(\$15,725)		(\$17,154)
Total payments				(\$29,674)
Payout from plan		\$0		\$0
Maturity Value			\$46,852	\$46,852
Projected Gain				\$17,178
% Gain vs Total Payments				57.9%

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 \$2500 (annual cash coupon value) into this policy to yield 3% per annum. For this Cash portion, you have the option to withdraw, discontinue and resume anytime.



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Duration to Maturity	12 yrs 5 mths
Next Premium Date	30-Aug-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$46,852

Initial Amount	30-Mar-23	\$12,520
	30-Apr-23	\$12,570
	30-May-23	\$12,622
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$2,500
Cash Benefits Interest Rates		3.00%
Invested	Maturity	Annual

Illustration for investment on 30-Mar-23

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$14424 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.