



TES ID Number	P3708
Policy Number	51692092
Policy Type	RP-AC
Issue Date	13-Mar-13
Maturity Date	13-Mar-38
Last Premium Date	13-Mar-37

Net Annual Premium	\$377
Duration to Maturity	15 yrs 3 mths
Next Premium Date	13-Mar-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$19,161

Initial Amount	13-Dec-22	\$5,044
	13-Jan-23	\$5,065
	13-Feb-23	\$5,086

Accumulate Cash Coupons	\$0
Annual Cash Coupon	\$500
Cash Benefits Interest Rates	2.50%

Illustration for investment on 13-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(5,044)			
2023		(877)	500	
2024		(877)	500	
2025		(877)	500	
2026		(877)	500	
2027		(877)	500	
2028		(877)	500	
2029		(877)	500	
2030		(877)	500	
2031		(877)	500	
2032		(877)	500	
2033		(877)	500	
2034		(877)	500	
2035		(877)	500	
2036		(877)	500	
2037		(877)	500	
2038				19,161
Total	(5,044)	(13,154)	7,500	19,161

Invested Amount	Maturity Amount	Annual Returns (%)
(5,044) =>	10,621	7.3%
(377) =>	784	7.2%
(377) =>	746	7.0%
(377) =>	711	6.8%
(377) =>	677	6.6%
(377) =>	645	6.5%
(377) =>	614	6.3%
(377) =>	585	6.1%
(377) =>	557	6.0%
(377) =>	530	5.8%
(377) =>	505	5.7%
(377) =>	481	5.5%
(377) =>	458	5.4%
(377) =>	436	5.3%
(377) =>	416	5.1%
(377) =>	396	5.0%
(10,698) =>	19,161	



TES ID Number	P3708	Net Annual Premium	\$377	Initial Amount	13-Dec-22	\$5,044
Policy Number	51692092	Duration to Maturity	15 yrs 3 mths		13-Jan-23	\$5,065
Policy Type	RP-AC	Next Premium Date	13-Mar-23		13-Feb-23	\$5,086
Issue Date	13-Mar-13	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	13-Mar-38	Projected Maturity Value	\$19,161	Annual Cash Coupon		\$500
Last Premium Date	13-Mar-37			Cash Benefits Interest Rates		2.50%
Illustration for investment on		13-Dec-22		Invested	Maturity	Annual

	2022	2023 to 2037	2038	Total
Initial Amount	(\$5,044)			(\$5,044)
Funds into plan	\$0	(\$5,653)		(\$5,653)
Total payments				(\$10,698)
Payout from plan		\$0		\$0
Maturity Value			\$19,161	\$19,161
Projected Gain				\$8,464
% Gain vs Total Payments				79.1%

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 2.5% per annum For this Cash portion, you have the option to withdraw, discontinue and resume anytime.



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Projected Maturity Value	\$19,161

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	13-Jan-23	\$5,065
	13-Feb-23	\$5,086
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$500
Cash Benefits Interest Rates		2.50%
Invested	Maturity	Annual

Illustration for investment on 13-Dec-22

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$2865 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.