



TES ID Number	P3561
Policy Number	49887202
Policy Type	RP-AC
Issue Date	15-Mar-13
Maturity Date	15-Mar-38
Last Premium Date	15-Mar-37

Net Annual Premium	\$1,331
Duration to Maturity	15 yrs 3 mths
Next Premium Date	15-Mar-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$61,455

Initial Amount	15-Dec-22	\$14,864
	15-Jan-23	\$14,925
	15-Feb-23	\$14,988

Accumulate Cash Coupons	\$0
Annual Cash Coupon	\$2,225
Cash Benefits Interest Rates	2.50%

Illustration for investment on 15-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(14,864)			
2023		(3,556)	2,225	
2024		(3,556)	2,225	
2025		(3,556)	2,225	
2026		(3,556)	2,225	
2027		(3,556)	2,225	
2028		(3,556)	2,225	
2029		(3,556)	2,225	
2030		(3,556)	2,225	
2031		(3,556)	2,225	
2032		(3,556)	2,225	
2033		(3,556)	2,225	
2034		(3,556)	2,225	
2035		(3,556)	2,225	
2036		(3,556)	2,225	
2037		(3,556)	2,225	
2038				61,455
Total	(14,864)	(53,340)	33,375	61,455

Invested Amount	Maturity Amount	Annual Returns (%)
(14,864) =>	31,299	7.3%
(1,331) =>	2,767	7.2%
(1,331) =>	2,635	7.0%
(1,331) =>	2,510	6.8%
(1,331) =>	2,390	6.6%
(1,331) =>	2,276	6.5%
(1,331) =>	2,168	6.3%
(1,331) =>	2,065	6.1%
(1,331) =>	1,966	6.0%
(1,331) =>	1,873	5.8%
(1,331) =>	1,784	5.7%
(1,331) =>	1,699	5.5%
(1,331) =>	1,618	5.4%
(1,331) =>	1,541	5.3%
(1,331) =>	1,467	5.1%
(1,331) =>	1,397	5.0%
(34,829) =>	61,455	



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Policy Type	RP-AC	Next Premium Date	15-Mar-23		15-Feb-23	\$14,988
Issue Date	15-Mar-13	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	15-Mar-38	Projected Maturity Value	\$61,455	Annual Cash Coupon		\$2,225
Last Premium Date	15-Mar-37			Cash Benefits Interest Rates		2.50%
<b>Illustration for investment on</b>		<b>15-Dec-22</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>
	2022	2023 to 2037	2038	Total		
Initial Amount	(\$14,864)			(\$14,864)		
Funds into plan	\$0	(\$19,965)		(\$19,965)		
Total payments				(\$34,829)		
Payout from plan		\$0		\$0		
<b>Maturity Value</b>			<b>\$61,455</b>	<b>\$61,455</b>		
<b>Projected Gain</b>				<b>\$26,626</b>		
<b>% Gain vs Total Payments</b>				<b>76.4%</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 \$2225 (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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<b>Maturity Date</b>	15-Mar-38
<b>Last Premium Date</b>	15-Mar-37

<b>Net Annual Premium</b>	\$1,331
<b>Duration to Maturity</b>	15 yrs 3 mths
<b>Next Premium Date</b>	15-Mar-23
<b>Internal Rate of Return</b>	<b>5.00%</b>
<b>Projected Maturity Value</b>	<b>\$61,455</b>

<b>Initial Amount</b>	15-Dec-22	<b>\$14,864</b>
	15-Jan-23	<b>\$14,925</b>
	15-Feb-23	<b>\$14,988</b>
<b>Accumulate Cash Coupons</b>		\$0
<b>Annual Cash Coupon</b>		\$2,225
<b>Cash Benefits Interest Rates</b>		2.50%
<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>

**Illustration for investment on 15-Dec-22**

**Notes**

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$6597 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.