



TES ID Number	N2241	Next Net Premium	\$713			Initial Amount	8-Mar-23	\$10,760
Policy Number	1805966975	Duration to Maturity	15 yrs 3 mths				8-Apr-23	\$10,804
Policy Type	RP-AC	Next Premium Date	8-Jun-23				8-May-23	\$10,848
Issue Date	8-Jun-13	Internal Rate of Return	5.00%			Accumulate Cash Coupons	\$0	
Maturity Date	7-Jun-38	Projected Maturity Value	\$38,805			Next Cash Coupon	\$1,595	
Last Premium Date	8-Jun-37					Cash Benefits Interest Rates	3.00%	
Illustration for investment on					8-Mar-23			
Date	Initial	Premiums	Cashback	Maturity	Invested Amount	Maturity Amount	Annual Returns (%)	
2023	(10,760)				(10,760) =>	22,661	7.3%	
2023		(2,308)	1,595		(713) =>	1,481	7.2%	
2024		(2,308)	1,595		(713) =>	1,411	7.0%	
2025		(2,308)	1,595		(713) =>	1,344	6.8%	
2026		(2,308)	1,595		(713) =>	1,280	6.6%	
2027		(2,308)	1,595		(713) =>	1,219	6.5%	
2028		(2,308)	1,595		(713) =>	1,161	6.3%	
2029		(2,308)	1,595		(713) =>	1,105	6.1%	
2030		(2,308)	1,595		(713) =>	1,053	6.0%	
2031		(2,308)	1,595		(713) =>	1,003	5.8%	
2032		(2,308)	1,595		(713) =>	955	5.7%	
2033		(2,308)	1,595		(713) =>	909	5.5%	
2034		(2,308)	1,595		(713) =>	866	5.4%	
2035		(2,308)	1,595		(713) =>	825	5.3%	
2036		(2,308)	1,595		(713) =>	786	5.1%	
2037		(2,308)	1,595		(713) =>	748	5.0%	
2038				38,805				
Total	(10,760)	(34,614)	23,925	38,805	(21,449) =>	38,805		



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Illustration for investment on		8-Mar-23		Invested	Maturity	Annual
	2023	2024 to 2037	2038	Total		
Initial Amount	(\$10,760)			(\$10,760)		
Funds into plan	(\$713)	(\$9,976)		(\$10,689)		
Total payments				(\$21,449)		
Payout from plan		\$0		\$0		
Maturity Value			\$38,805	\$38,805		
Projected Gain				\$17,356		
% Gain vs Total Payments				80.9%		

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 \$1595 (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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Policy Type	RP-AC
Issue Date	8-Jun-13
Maturity Date	7-Jun-38
Last Premium Date	8-Jun-37

Next Net Premium	\$713
Duration to Maturity	15 yrs 3 mths
Next Premium Date	8-Jun-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$38,805

Initial Amount	8-Mar-23	\$10,760
	8-Apr-23	\$10,804
	8-May-23	\$10,848
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$1,595
Cash Benefits Interest Rates		3.00%
Invested	Maturity	Annual

Illustration for investment on 8-Mar-23

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$5528 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.