



TES ID Number	P3622
Policy Number	44961012
Policy Type	RP-AC
Issue Date	17-Mar-11
Maturity Date	17-Mar-31
Last Premium Date	17-Mar-30

Next Net Premium	\$576
Duration to Maturity	8 yrs 0 mths
Next Premium Date	17-Mar-24
Internal Rate of Return	5.00%
Projected Maturity Value	\$16,206

Initial Amount	17-Mar-23	\$7,634
	17-Apr-23	\$7,665
	17-May-23	\$7,696

Accumulate Cash Coupons	\$0
Next Cash Coupon	\$650
Cash Benefits Interest Rates	2.50%

Illustration for investment on 17-Mar-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(7,634)			
2024		(1,226)	650	
2025		(1,226)	650	
2026		(1,226)	650	
2027		(1,226)	650	
2028		(1,226)	650	
2029		(1,226)	650	
2030		(1,226)	650	
2031				16,206
Total	(7,634)	(8,582)	4,550	16,206

Invested Amount	Maturity Amount	Annual Returns (%)
(7,634) =>	11,282	6.0%
(576) =>	810	5.8%
(576) =>	772	5.7%
(576) =>	735	5.5%
(576) =>	700	5.4%
(576) =>	667	5.3%
(576) =>	635	5.1%
(576) =>	605	5.0%
(11,666) =>	16,206	



TES ID Number	P3622	Next Net Premium	\$576	Initial Amount	17-Mar-23	\$7,634
Policy Number	44961012	Duration to Maturity	8 yrs 0 mths		17-Apr-23	\$7,665
Policy Type	RP-AC	Next Premium Date	17-Mar-24		17-May-23	\$7,696
Issue Date	17-Mar-11	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	17-Mar-31	Projected Maturity Value	\$16,206	Next Cash Coupon		\$650
Last Premium Date	17-Mar-30			Cash Benefits Interest Rates		2.50%
Illustration for investment on		17-Mar-23		Invested	Maturity	Annual

	2023	2024 to 2030	2031	Total
Initial Amount	(\$7,634)			(\$7,634)
Funds into plan	\$0	(\$4,032)		(\$4,032)
Total payments				(\$11,666)
Payout from plan		\$0		\$0
Maturity Value			\$16,206	\$16,206
Projected Gain				\$4,540
% Gain vs Total Payments				38.9%

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 \$650 (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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Accumulate Cash Coupons		\$0
Next Cash Coupon		\$650
Cash Benefits Interest Rates		2.50%
Invested	Maturity	Annual

Illustration for investment on 17-Mar-23

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$5921 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.