



TES ID Number	P3674
Policy Number	49842559
Policy Type	RP-AC
Issue Date	8-Mar-13
Maturity Date	8-Mar-38
Last Premium Date	8-Mar-37

Next Net Premium	\$718
Duration to Maturity	15 yrs 0 mths
Next Premium Date	8-Mar-24
Internal Rate of Return	5.00%
Projected Maturity Value	\$29,692

Initial Amount	8-Mar-23	\$7,167
	8-Apr-23	\$7,196
	8-May-23	\$7,225

Accumulate Cash Coupons	\$0
Next Cash Coupon	\$1,075
Cash Benefits Interest Rates	2.50%

Illustration for investment on 8-Mar-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(7,167)			
2024		(1,793)	1,075	
2025		(1,793)	1,075	
2026		(1,793)	1,075	
2027		(1,793)	1,075	
2028		(1,793)	1,075	
2029		(1,793)	1,075	
2030		(1,793)	1,075	
2031		(1,793)	1,075	
2032		(1,793)	1,075	
2033		(1,793)	1,075	
2034		(1,793)	1,075	
2035		(1,793)	1,075	
2036		(1,793)	1,075	
2037		(1,793)	1,075	
2038				29,692
Total	(7,167)	(25,106)	15,050	29,692

Invested Amount	Maturity Amount	Annual Returns (%)
(7,167) =>	14,911	7.2%
(718) =>	1,422	7.0%
(718) =>	1,354	6.8%
(718) =>	1,290	6.6%
(718) =>	1,229	6.5%
(718) =>	1,170	6.3%
(718) =>	1,114	6.1%
(718) =>	1,061	6.0%
(718) =>	1,011	5.8%
(718) =>	963	5.7%
(718) =>	917	5.5%
(718) =>	873	5.4%
(718) =>	832	5.3%
(718) =>	792	5.1%
(718) =>	754	5.0%
(17,223) =>	29,692	



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Policy Type	RP-AC	Next Premium Date	8-Mar-24		8-May-23	\$7,225
Issue Date	8-Mar-13	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	8-Mar-38	Projected Maturity Value	\$29,692	Next Cash Coupon		\$1,075
Last Premium Date	8-Mar-37			Cash Benefits Interest Rates		2.50%

Illustration for investment on		8-Mar-23			
	2023	2024 to 2037	2038	Total	
Initial Amount	-\$7,167			-\$7,167	Invested
Funds into plan	\$0	-\$10,056		-\$10,056	Maturity
Total payments				-\$17,223	Annual
Payout from plan		\$0		\$0	
Maturity Value			\$29,692	\$29,692	
Projected Gain				\$12,469	
% Gain vs Total Payments				72.4%	

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 \$1075 (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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Cash Benefits Interest Rates		2.50%
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 \$3583 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.