



TES ID Number	P3678
Policy Number	39699199
Policy Type	RP-AC
Issue Date	13-Jul-09
Maturity Date	13-Jul-29
Last Premium Date	13-Jul-28

Next Net Premium	\$1,562
Duration to Maturity	6 yrs 4 mths
Next Premium Date	13-Jul-23
Internal Rate of Return	4.30%
Projected Maturity Value	\$47,373

Initial Amount	13-Mar-23	\$27,937
	13-Apr-23	\$28,036
	13-May-23	\$28,135

Accumulate Cash Coupons	\$0
Next Cash Coupon	\$1,900
Cash Benefits Interest Rates	2.50%

Illustration for investment on 13-Mar-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(27,937)			
2023		(3,462)	1,900	
2024		(3,462)	1,900	
2025		(3,462)	1,900	
2026		(3,462)	1,900	
2027		(3,462)	1,900	
2028		(3,462)	1,900	
2029				47,373
Total	(27,937)	(20,773)	11,400	47,373

Invested Amount	Maturity Amount	Annual Returns (%)
(27,937) =>	36,484	4.8%
(1,562) =>	2,011	4.8%
(1,562) =>	1,928	4.7%
(1,562) =>	1,849	4.6%
(1,562) =>	1,773	4.5%
(1,562) =>	1,699	4.4%
(1,562) =>	1,629	4.3%
(37,310) =>	47,373	



TES ID Number	P3678	Next Net Premium	\$1,562	Initial Amount	13-Mar-23	\$27,937
Policy Number	39699199	Duration to Maturity	6 yrs 4 mths		13-Apr-23	\$28,036
Policy Type	RP-AC	Next Premium Date	13-Jul-23		13-May-23	\$28,135
Issue Date	13-Jul-09	Internal Rate of Return	4.30%	Accumulate Cash Coupons		\$0
Maturity Date	13-Jul-29	Projected Maturity Value	\$47,373	Next Cash Coupon		\$1,900
Last Premium Date	13-Jul-28			Cash Benefits Interest Rates		2.50%
Illustration for investment on		13-Mar-23		Invested	Maturity	Annual
	2023	2024 to 2028	2029	Total		
Initial Amount	-\$27,937			-\$27,937		
Funds into plan	-\$1,562	-\$7,811		-\$9,373		
Total payments				-\$37,310		
Payout from plan		\$0		\$0		
Maturity Value			\$47,373	\$47,373		
Projected Gain				\$10,063		
% Gain vs Total Payments				27.0%		

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 \$1900 (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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	13-Apr-23	\$28,036
	13-May-23	\$28,135
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$1,900
Cash Benefits Interest Rates		2.50%
Invested	Maturity	Annual

Illustration for investment on 13-Mar-23

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$18890 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.