



TES ID Number	P3700
Policy Number	42927072
Policy Type	RP-AC
Issue Date	13-May-10
Maturity Date	13-May-35
Last Premium Date	13-May-34

Next Net Premium	\$1,180
Duration to Maturity	12 yrs 2 mths
Next Premium Date	13-May-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$55,241

Initial Amount	13-Mar-23	\$19,612
	13-Apr-23	\$19,693
	13-May-23	\$20,952

Accumulate Cash Coupons	\$0
Next Cash Coupon	\$2,000
Cash Benefits Interest Rates	2.50%

Illustration for investment on 13-Mar-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(19,612)			
2023		(3,180)	2,000	
2024		(3,180)	2,000	
2025		(3,180)	2,000	
2026		(3,180)	2,000	
2027		(3,180)	2,000	
2028		(3,180)	2,000	
2029		(3,180)	2,000	
2030		(3,180)	2,000	
2031		(3,180)	2,000	
2032		(3,180)	2,000	
2033		(3,180)	2,000	
2034		(3,180)	2,000	
2035				55,241
Total	(19,612)	(38,155)	24,000	55,241

Invested Amount	Maturity Amount	Annual Returns (%)
(19,612) =>	35,527	6.7%
(1,180) =>	2,118	6.6%
(1,180) =>	2,017	6.5%
(1,180) =>	1,921	6.3%
(1,180) =>	1,830	6.1%
(1,180) =>	1,743	6.0%
(1,180) =>	1,660	5.8%
(1,180) =>	1,581	5.7%
(1,180) =>	1,505	5.5%
(1,180) =>	1,434	5.4%
(1,180) =>	1,365	5.3%
(1,180) =>	1,300	5.1%
(1,180) =>	1,239	5.0%
(33,767) =>	55,241	



TES ID Number	P3700	Next Net Premium	\$1,180	Initial Amount	13-Mar-23	\$19,612
Policy Number	42927072	Duration to Maturity	12 yrs 2 mths		13-Apr-23	\$19,693
Policy Type	RP-AC	Next Premium Date	13-May-23		13-May-23	\$20,952
Issue Date	13-May-10	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	13-May-35	Projected Maturity Value	\$55,241	Next Cash Coupon		\$2,000
Last Premium Date	13-May-34			Cash Benefits Interest Rates		2.50%
Illustration for investment on		13-Mar-23		Invested	Maturity	Annual
	2023	2024 to 2034	2035	Total		
Initial Amount	-\$19,612			-\$19,612		
Funds into plan	-\$1,180	-\$12,976		-\$14,155		
Total payments				-\$33,767		
Payout from plan		\$0		\$0		
Maturity Value			\$55,241	\$55,241		
Projected Gain				\$21,474		
% Gain vs Total Payments				63.6%		

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 \$2000 (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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Projected Maturity Value	\$55,241

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	13-Apr-23	\$19,693
	13-May-23	\$20,952
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$2,000
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 \$9038 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.