



TES ID Number	P3708
Policy Number	51692092
Policy Type	RP-AC
Issue Date	13-Mar-13
Maturity Date	13-Mar-38
Last Premium Date	13-Mar-37

Next Net Premium	\$377
Duration to Maturity	15 yrs 0 mths
Next Premium Date	13-Mar-24
Internal Rate of Return	5.00%
Projected Maturity Value	\$19,161

Initial Amount	13-Mar-23	\$5,482
	13-Apr-23	\$5,505
	13-May-23	\$5,527

Accumulate Cash Coupons	\$0
Next Cash Coupon	\$500
Cash Benefits Interest Rates	2.50%

Illustration for investment on 13-Mar-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(5,482)			
2024		(877)	500	
2025		(877)	500	
2026		(877)	500	
2027		(877)	500	
2028		(877)	500	
2029		(877)	500	
2030		(877)	500	
2031		(877)	500	
2032		(877)	500	
2033		(877)	500	
2034		(877)	500	
2035		(877)	500	
2036		(877)	500	
2037		(877)	500	
2038				19,161
Total	(5,482)	(12,277)	7,000	19,161

Invested Amount	Maturity Amount	Annual Returns (%)
(5,482) =>	11,405	7.2%
(377) =>	746	7.0%
(377) =>	711	6.8%
(377) =>	677	6.6%
(377) =>	645	6.5%
(377) =>	614	6.3%
(377) =>	585	6.1%
(377) =>	557	6.0%
(377) =>	530	5.8%
(377) =>	505	5.7%
(377) =>	481	5.5%
(377) =>	458	5.4%
(377) =>	436	5.3%
(377) =>	416	5.1%
(377) =>	396	5.0%
(10,759) =>	19,161	



TES ID Number	P3708	Next Net Premium	\$377	Initial Amount	13-Mar-23	\$5,482
Policy Number	51692092	Duration to Maturity	15 yrs 0 mths		13-Apr-23	\$5,505
Policy Type	RP-AC	Next Premium Date	13-Mar-24		13-May-23	\$5,527
Issue Date	13-Mar-13	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	13-Mar-38	Projected Maturity Value	\$19,161	Next Cash Coupon		\$500
Last Premium Date	13-Mar-37			Cash Benefits Interest Rates		2.50%
<b>Illustration for investment on</b>		<b>13-Mar-23</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>

	2023	2024 to 2037	2038	Total
Initial Amount	(\$5,482)			(\$5,482)
Funds into plan	\$0	(\$5,277)		(\$5,277)
Total payments				(\$10,759)
Payout from plan		\$0		\$0
<b>Maturity Value</b>			<b>\$19,161</b>	<b>\$19,161</b>
<b>Projected Gain</b>				<b>\$8,402</b>
<b>% Gain vs Total Payments</b>				<b>78.1%</b>

### 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 \$500 (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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<b>Maturity Date</b>	13-Mar-38
<b>Last Premium Date</b>	13-Mar-37

<b>Next Net Premium</b>	\$377
<b>Duration to Maturity</b>	15 yrs 0 mths
<b>Next Premium Date</b>	13-Mar-24
<b>Internal Rate of Return</b>	<b>5.00%</b>
<b>Projected Maturity Value</b>	<b>\$19,161</b>

<b>Initial Amount</b>	13-Mar-23	<b>\$5,482</b>
	13-Apr-23	<b>\$5,505</b>
	13-May-23	<b>\$5,527</b>
<b>Accumulate Cash Coupons</b>		\$0
<b>Next Cash Coupon</b>		\$500
<b>Cash Benefits Interest Rates</b>		2.50%
<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>

**Illustration for investment on 13-Mar-23**

**Notes**

This product is underwritten by the relevant insurance company.  
 Projected Maturity Value, of which \$2865 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.