



TES ID Number	P3726
Policy Number	44236644
Policy Type	RP-AC
Issue Date	19-Oct-10
Maturity Date	19-Oct-35
Last Premium Date	19-Oct-34

Next Net Premium	\$503
Duration to Maturity	12 yrs 7 mths
Next Premium Date	19-Oct-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$19,334

Initial Amount	19-Mar-23	\$5,913
	19-Apr-23	\$5,937
	19-May-23	\$5,961

Accumulate Cash Coupons	\$0
Next Cash Coupon	\$700
Cash Benefits Interest Rates	2.50%

Illustration for investment on 19-Mar-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(5,913)			
2023		(1,203)	700	
2024		(1,203)	700	
2025		(1,203)	700	
2026		(1,203)	700	
2027		(1,203)	700	
2028		(1,203)	700	
2029		(1,203)	700	
2030		(1,203)	700	
2031		(1,203)	700	
2032		(1,203)	700	
2033		(1,203)	700	
2034		(1,203)	700	
2035				19,334
Total	(5,913)	(14,433)	8,400	19,334

Invested Amount	Maturity Amount	Annual Returns (%)
(5,913) =>	10,933	6.7%
(503) =>	903	6.6%
(503) =>	860	6.5%
(503) =>	819	6.3%
(503) =>	780	6.1%
(503) =>	743	6.0%
(503) =>	707	5.8%
(503) =>	674	5.7%
(503) =>	642	5.5%
(503) =>	611	5.4%
(503) =>	582	5.3%
(503) =>	554	5.1%
(503) =>	528	5.0%
(11,946) =>	19,334	



TES ID Number	P3726	Next Net Premium	\$503	Initial Amount	19-Mar-23	\$5,913
Policy Number	44236644	Duration to Maturity	12 yrs 7 mths		19-Apr-23	\$5,937
Policy Type	RP-AC	Next Premium Date	19-Oct-23		19-May-23	\$5,961
Issue Date	19-Oct-10	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	19-Oct-35	Projected Maturity Value	\$19,334	Next Cash Coupon		\$700
Last Premium Date	19-Oct-34			Cash Benefits Interest Rates		2.50%
Illustration for investment on		19-Mar-23		Invested	Maturity	Annual

	2023	2024 to 2034	2035	Total
Initial Amount	(\$5,913)			(\$5,913)
Funds into plan	(\$503)	(\$5,530)		(\$6,033)
Total payments				(\$11,946)
Payout from plan		\$0		\$0
Maturity Value			\$19,334	\$19,334
Projected Gain				\$7,388
% Gain vs Total Payments				61.8%

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 \$700 (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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	19-Apr-23	\$5,937
	19-May-23	\$5,961
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$700
Cash Benefits Interest Rates		2.50%
Invested	Maturity	Annual

Illustration for investment on 19-Mar-23

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$3163 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.