



TES ID Number	P3737
Policy Number	50658231
Policy Type	RP-AC
Issue Date	7-Nov-12
Maturity Date	7-Nov-37
Last Premium Date	7-Nov-36

Next Net Premium	\$2,259
Duration to Maturity	14 yrs 8 mths
Next Premium Date	7-Nov-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$103,577

Initial Amount	7-Mar-23	\$27,882
	7-Apr-23	\$27,997
	7-May-23	\$28,108

Accumulate Cash Coupons	\$0
Next Cash Coupon	\$3,750
Cash Benefits Interest Rates	2.50%

Illustration for investment on 7-Mar-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(27,882)			
2023		(6,009)	3,750	
2024		(6,009)	3,750	
2025		(6,009)	3,750	
2026		(6,009)	3,750	
2027		(6,009)	3,750	
2028		(6,009)	3,750	
2029		(6,009)	3,750	
2030		(6,009)	3,750	
2031		(6,009)	3,750	
2032		(6,009)	3,750	
2033		(6,009)	3,750	
2034		(6,009)	3,750	
2035		(6,009)	3,750	
2036		(6,009)	3,750	
2037				103,577
Total	(27,882)	(84,126)	52,500	103,577

Invested Amount	Maturity Amount	Annual Returns (%)
(27,882) =>	57,088	7.1%
(2,259) =>	4,473	7.0%
(2,259) =>	4,260	6.8%
(2,259) =>	4,057	6.6%
(2,259) =>	3,864	6.5%
(2,259) =>	3,680	6.3%
(2,259) =>	3,504	6.1%
(2,259) =>	3,338	6.0%
(2,259) =>	3,179	5.8%
(2,259) =>	3,028	5.7%
(2,259) =>	2,883	5.5%
(2,259) =>	2,746	5.4%
(2,259) =>	2,615	5.3%
(2,259) =>	2,491	5.1%
(2,259) =>	2,372	5.0%
(59,508) =>	103,577	



TES ID Number	P3737	Next Net Premium	\$2,259	Initial Amount	7-Mar-23	\$27,882
Policy Number	50658231	Duration to Maturity	14 yrs 8 mths		7-Apr-23	\$27,997
Policy Type	RP-AC	Next Premium Date	7-Nov-23		7-May-23	\$28,108
Issue Date	7-Nov-12	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	7-Nov-37	Projected Maturity Value	\$103,577	Next Cash Coupon		\$3,750
Last Premium Date	7-Nov-36			Cash Benefits Interest Rates		2.50%

Illustration for investment on		7-Mar-23		Invested	Maturity	Annual
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	2023	2024 to 2036	2037	Total
Initial Amount	(\$27,882)			(\$27,882)
Funds into plan	(\$2,259)	(\$29,367)		(\$31,626)
Total payments				(\$59,508)
Payout from plan		\$0		\$0
Maturity Value			\$103,577	\$103,577
Projected Gain				\$44,069
% Gain vs Total Payments				74.1%

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 \$3750 (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 7-Mar-23

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$13933 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.