



TES ID Number	P3738
Policy Number	50788056
Policy Type	RP-AC
Issue Date	19-Nov-12
Maturity Date	19-Nov-27
Last Premium Date	19-Nov-26

Next Net Premium	\$5,055
Duration to Maturity	4 yrs 8 mths
Next Premium Date	19-Nov-23
Internal Rate of Return	4.30%
Projected Maturity Value	\$107,857

Initial Amount	19-Mar-23	\$70,118
	19-Apr-23	\$70,368
	19-May-23	\$70,613

Accumulate Cash Coupons	\$0
Next Cash Coupon	\$4,600
Cash Benefits Interest Rates	2.50%

Illustration for investment on 19-Mar-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(70,118)			
2023		(9,655)	4,600	
2024		(9,655)	4,600	
2025		(9,655)	4,600	
2026		(9,655)	4,600	
2027				107,857
Total	(70,118)	(38,622)	18,400	107,857

Invested Amount	Maturity Amount	Annual Returns (%)
(70,118) =>	85,367	4.7%
(5,055) =>	5,983	4.6%
(5,055) =>	5,735	4.5%
(5,055) =>	5,499	4.4%
(5,055) =>	5,273	4.3%
(90,340) =>	107,857	



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Policy Number	50788056	Duration to Maturity	4 yrs 8 mths		19-Apr-23	\$70,368
Policy Type	RP-AC	Next Premium Date	19-Nov-23		19-May-23	\$70,613
Issue Date	19-Nov-12	Internal Rate of Return	4.30%	Accumulate Cash Coupons		\$0
Maturity Date	19-Nov-27	Projected Maturity Value	\$107,857	Next Cash Coupon		\$4,600
Last Premium Date	19-Nov-26			Cash Benefits Interest Rates		2.50%
<b>Illustration for investment on</b>		<b>19-Mar-23</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>

	2023	2024 to 2026	2027	Total
Initial Amount	(\$70,118)			(\$70,118)
Funds into plan	(\$5,055)	(\$15,166)		(\$20,222)
Total payments				(\$90,340)
Payout from plan		\$0		\$0
<b>Maturity Value</b>			<b>\$107,857</b>	<b>\$107,857</b>
<b>Projected Gain</b>				<b>\$17,517</b>
<b>% Gain vs Total Payments</b>				<b>19.4%</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 \$4600 (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>Last Premium Date</b>	19-Nov-26

<b>Next Net Premium</b>	\$5,055
<b>Duration to Maturity</b>	4 yrs 8 mths
<b>Next Premium Date</b>	19-Nov-23
<b>Internal Rate of Return</b>	<b>4.30%</b>
<b>Projected Maturity Value</b>	<b>\$107,857</b>

<b>Initial Amount</b>	19-Mar-23	<b>\$70,118</b>
	19-Apr-23	<b>\$70,368</b>
	19-May-23	<b>\$70,613</b>
<b>Accumulate Cash Coupons</b>		\$0
<b>Next Cash Coupon</b>		\$4,600
<b>Cash Benefits Interest Rates</b>		2.50%
<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>

**Illustration for investment on 19-Mar-23**

**Notes**

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$63091 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.