



TES ID Number	P3742
Policy Number	51544201
Policy Type	RP-AC
Issue Date	17-Jun-13
Maturity Date	17-Jun-28
Last Premium Date	17-Jun-27

Next Net Premium	\$1,889
Duration to Maturity	5 yrs 3 mths
Next Premium Date	17-Jun-23
Internal Rate of Return	4.30%
Projected Maturity Value	\$39,274

Initial Amount	17-Mar-23	\$22,870
	17-Apr-23	\$22,952
	17-May-23	\$23,032

Accumulate Cash Coupons	\$0
Next Cash Coupon	\$1,675
Cash Benefits Interest Rates	2.50%

Illustration for investment on 17-Mar-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(22,870)			
2023		(3,564)	1,675	
2024		(3,564)	1,675	
2025		(3,564)	1,675	
2026		(3,564)	1,675	
2027		(3,564)	1,675	
2028				39,274
Total	(22,870)	(17,820)	8,375	39,274

Invested Amount	Maturity Amount	Annual Returns (%)
(22,870) =>	28,537	4.7%
(1,889) =>	2,332	4.7%
(1,889) =>	2,236	4.6%
(1,889) =>	2,143	4.5%
(1,889) =>	2,055	4.4%
(1,889) =>	1,970	4.3%
(32,315) =>	39,274	



TES ID Number	P3742	Next Net Premium	\$1,889	Initial Amount	17-Mar-23	\$22,870
Policy Number	51544201	Duration to Maturity	5 yrs 3 mths		17-Apr-23	\$22,952
Policy Type	RP-AC	Next Premium Date	17-Jun-23		17-May-23	\$23,032
Issue Date	17-Jun-13	Internal Rate of Return	4.30%	Accumulate Cash Coupons		\$0
Maturity Date	17-Jun-28	Projected Maturity Value	\$39,274	Next Cash Coupon		\$1,675
Last Premium Date	17-Jun-27			Cash Benefits Interest Rates		2.50%
Illustration for investment on		17-Mar-23		Invested	Maturity	Annual

	2023	2024 to 2027	2028	Total
Initial Amount	(\$22,870)			(\$22,870)
Funds into plan	(\$1,889)	(\$7,556)		(\$9,445)
Total payments				(\$32,315)
Payout from plan		\$0		\$0
Maturity Value			\$39,274	\$39,274
Projected Gain				\$6,959
% Gain vs Total Payments				21.5%

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 \$1675 (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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Accumulate Cash Coupons		\$0
Next Cash Coupon		\$1,675
Cash Benefits Interest Rates		2.50%
Invested	Maturity	Annual

Illustration for investment on 17-Mar-23

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$22334 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.