



TES ID Number	P3747
Policy Number	28046889
Policy Type	RP-AC
Issue Date	11-Jul-03
Maturity Date	11-Jul-28
Last Premium Date	11-Jul-27

Next Net Premium	\$515
Duration to Maturity	5 yrs 4 mths
Next Premium Date	11-Jul-23
Internal Rate of Return	4.30%
Projected Maturity Value	\$18,311

Initial Amount	11-Mar-23	\$12,286
	11-Apr-23	\$12,330
	11-May-23	\$12,372

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

Illustration for investment on 11-Mar-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(12,286)			
2023		(1,265)	750	
2024		(1,265)	750	
2025		(1,265)	750	
2026		(1,265)	750	
2027		(1,265)	750	
2028				18,311
Total	(12,286)	(6,326)	3,750	18,311

Invested Amount	Maturity Amount	Annual Returns (%)
(12,286) =>	15,383	4.7%
(515) =>	636	4.7%
(515) =>	610	4.6%
(515) =>	585	4.5%
(515) =>	561	4.4%
(515) =>	537	4.3%
(14,862) =>	18,311	



TES ID Number	P3747	Next Net Premium	\$515	Initial Amount	11-Mar-23	\$12,286
Policy Number	28046889	Duration to Maturity	5 yrs 4 mths		11-Apr-23	\$12,330
Policy Type	RP-AC	Next Premium Date	11-Jul-23		11-May-23	\$12,372
Issue Date	11-Jul-03	Internal Rate of Return	4.30%	Accumulate Cash Coupons		\$0
Maturity Date	11-Jul-28	Projected Maturity Value	\$18,311	Next Cash Coupon		\$750
Last Premium Date	11-Jul-27			Cash Benefits Interest Rates		2.50%
<b>Illustration for investment on</b>		<b>11-Mar-23</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>

	2023	2024 to 2027	2028	Total
Initial Amount	(\$12,286)			(\$12,286)
Funds into plan	(\$515)	(\$2,061)		(\$2,576)
Total payments				(\$14,862)
Payout from plan		\$0		\$0
<b>Maturity Value</b>			<b>\$18,311</b>	<b>\$18,311</b>
<b>Projected Gain</b>				<b>\$3,449</b>
<b>% Gain vs Total Payments</b>				<b>23.2%</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 \$750 (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.



TES ID Number	P3747
Policy Number	28046889
Policy Type	RP-AC
Issue Date	11-Jul-03
Maturity Date	11-Jul-28
Last Premium Date	11-Jul-27

Next Net Premium	\$515
Duration to Maturity	5 yrs 4 mths
Next Premium Date	11-Jul-23
Internal Rate of Return	4.30%
Projected Maturity Value	\$18,311

Initial Amount	11-Mar-23	\$12,286
	11-Apr-23	\$12,330
	11-May-23	\$12,372
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$750
Cash Benefits Interest Rates		2.50%
Invested	Maturity	Annual

Illustration for investment on 11-Mar-23

**Notes**

This product is underwritten by the relevant insurance company.  
 Projected Maturity Value, of which \$6053 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.