



TES ID Number	P3753
Policy Number	44982641
Policy Type	RP-AC
Issue Date	9-Mar-11
Maturity Date	9-Mar-36
Last Premium Date	9-Mar-35

Next Net Premium	\$957
Duration to Maturity	13 yrs 0 mths
Next Premium Date	9-Mar-24
Internal Rate of Return	5.00%
Projected Maturity Value	\$40,049

Initial Amount	9-Mar-23	\$12,745
	9-Apr-23	\$12,798
	9-May-23	\$12,849

Accumulate Cash Coupons	\$0
Next Cash Coupon	\$1,450
Cash Benefits Interest Rates	2.50%

Illustration for investment on 9-Mar-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(12,745)			
2024		(2,407)	1,450	
2025		(2,407)	1,450	
2026		(2,407)	1,450	
2027		(2,407)	1,450	
2028		(2,407)	1,450	
2029		(2,407)	1,450	
2030		(2,407)	1,450	
2031		(2,407)	1,450	
2032		(2,407)	1,450	
2033		(2,407)	1,450	
2034		(2,407)	1,450	
2035		(2,407)	1,450	
2036				40,049
Total	(12,745)	(28,887)	17,400	40,049

Invested Amount	Maturity Amount	Annual Returns (%)
(12,745) =>	24,049	6.8%
(957) =>	1,719	6.6%
(957) =>	1,637	6.5%
(957) =>	1,559	6.3%
(957) =>	1,485	6.1%
(957) =>	1,414	6.0%
(957) =>	1,347	5.8%
(957) =>	1,283	5.7%
(957) =>	1,222	5.5%
(957) =>	1,164	5.4%
(957) =>	1,108	5.3%
(957) =>	1,055	5.1%
(957) =>	1,005	5.0%
(24,232) =>	40,049	



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Policy Number	44982641	Duration to Maturity	13 yrs 0 mths		9-Apr-23	\$12,798
Policy Type	RP-AC	Next Premium Date	9-Mar-24		9-May-23	\$12,849
Issue Date	9-Mar-11	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	9-Mar-36	Projected Maturity Value	\$40,049	Next Cash Coupon		\$1,450
Last Premium Date	9-Mar-35			Cash Benefits Interest Rates		2.50%
Illustration for investment on 9-Mar-23				Invested	Maturity	Annual

	2023	2024 to 2035	2036	Total
Initial Amount	(\$12,745)			(\$12,745)
Funds into plan	\$0	(\$11,487)		(\$11,487)
Total payments				(\$24,232)
Payout from plan		\$0		\$0
<b>Maturity Value</b>			<b>\$40,049</b>	<b>\$40,049</b>
<b>Projected Gain</b>				<b>\$15,817</b>
<b>% Gain vs Total Payments</b>				<b>65.3%</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 \$1450 (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>	9-Mar-35

<b>Next Net Premium</b>	\$957
<b>Duration to Maturity</b>	13 yrs 0 mths
<b>Next Premium Date</b>	9-Mar-24
<b>Internal Rate of Return</b>	5.00%
<b>Projected Maturity Value</b>	\$40,049

<b>Initial Amount</b>	9-Mar-23	\$12,745
	9-Apr-23	\$12,798
	9-May-23	\$12,849
<b>Accumulate Cash Coupons</b>		\$0
<b>Next Cash Coupon</b>		\$1,450
<b>Cash Benefits Interest Rates</b>		2.50%
<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>

**Illustration for investment on 9-Mar-23**

**Notes**

This product is underwritten by the relevant insurance company.  
 Projected Maturity Value, of which \$5960 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.