



TES ID Number	P3769
Policy Number	48678321
Policy Type	RP-AC
Issue Date	9-Jun-12
Maturity Date	9-Jun-37
Last Premium Date	9-Jun-36

Next Net Premium	\$944
Duration to Maturity	14 yrs 3 mths
Next Premium Date	9-Jun-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$41,430

Initial Amount	9-Mar-23	\$10,975
	9-Apr-23	\$11,020
	9-May-23	\$11,065

Accumulate Cash Coupons	\$0
Next Cash Coupon	\$1,500
Cash Benefits Interest Rates	2.50%

Illustration for investment on 9-Mar-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(10,975)			
2023		(2,444)	1,500	
2024		(2,444)	1,500	
2025		(2,444)	1,500	
2026		(2,444)	1,500	
2027		(2,444)	1,500	
2028		(2,444)	1,500	
2029		(2,444)	1,500	
2030		(2,444)	1,500	
2031		(2,444)	1,500	
2032		(2,444)	1,500	
2033		(2,444)	1,500	
2034		(2,444)	1,500	
2035		(2,444)	1,500	
2036		(2,444)	1,500	
2037				41,430
Total	(10,975)	(34,209)	21,000	41,430

Invested Amount	Maturity Amount	Annual Returns (%)
(10,975) =>	22,014	7.1%
(944) =>	1,868	7.0%
(944) =>	1,779	6.8%
(944) =>	1,694	6.6%
(944) =>	1,614	6.5%
(944) =>	1,537	6.3%
(944) =>	1,464	6.1%
(944) =>	1,394	6.0%
(944) =>	1,328	5.8%
(944) =>	1,264	5.7%
(944) =>	1,204	5.5%
(944) =>	1,147	5.4%
(944) =>	1,092	5.3%
(944) =>	1,040	5.1%
(944) =>	991	5.0%
(24,184) =>	41,430	



TES ID Number	P3769	Next Net Premium	\$944	Initial Amount	9-Mar-23	\$10,975
Policy Number	48678321	Duration to Maturity	14 yrs 3 mths		9-Apr-23	\$11,020
Policy Type	RP-AC	Next Premium Date	9-Jun-23		9-May-23	\$11,065
Issue Date	9-Jun-12	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	9-Jun-37	Projected Maturity Value	\$41,430	Next Cash Coupon		\$1,500
Last Premium Date	9-Jun-36			Cash Benefits Interest Rates		2.50%
Illustration for investment on		9-Mar-23		Invested	Maturity	Annual
	2023	2024 to 2036	2037	Total		
Initial Amount	(\$10,975)			(\$10,975)		
Funds into plan	(\$944)	(\$12,266)		(\$13,209)		
Total payments				(\$24,184)		
Payout from plan		\$0		\$0		
Maturity Value			\$41,430	\$41,430		
Projected Gain				\$17,246		
% Gain vs Total Payments				71.3%		

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 \$1500 (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		\$1,500
Cash Benefits Interest Rates		2.50%
Invested	Maturity	Annual

Illustration for investment on 9-Mar-23

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$5573 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.