



TES ID Number	P3794
Policy Number	41804053
Policy Type	RP-AC
Issue Date	14-Dec-09
Maturity Date	14-Dec-34
Last Premium Date	14-Dec-33

Next Net Premium	\$638
Duration to Maturity	11 yrs 9 mths
Next Premium Date	14-Dec-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$27,620

Initial Amount	14-Mar-23	\$10,196
	14-Apr-23	\$10,238
	14-May-23	\$10,279

Accumulate Cash Coupons	\$0
Next Cash Coupon	\$1,000
Cash Benefits Interest Rates	2.50%

Illustration for investment on 14-Mar-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(10,196)			
2023		(1,638)	1,000	
2024		(1,638)	1,000	
2025		(1,638)	1,000	
2026		(1,638)	1,000	
2027		(1,638)	1,000	
2028		(1,638)	1,000	
2029		(1,638)	1,000	
2030		(1,638)	1,000	
2031		(1,638)	1,000	
2032		(1,638)	1,000	
2033		(1,638)	1,000	
2034				27,620
Total	(10,196)	(18,020)	11,000	27,620

Invested Amount	Maturity Amount	Annual Returns (%)
(10,196) =>	18,100	6.6%
(638) =>	1,092	6.5%
(638) =>	1,039	6.3%
(638) =>	990	6.1%
(638) =>	943	6.0%
(638) =>	898	5.8%
(638) =>	855	5.7%
(638) =>	814	5.5%
(638) =>	776	5.4%
(638) =>	739	5.3%
(638) =>	704	5.1%
(638) =>	670	5.0%
(17,216) =>	27,620	



TES ID Number	P3794	Next Net Premium	\$638	Initial Amount	14-Mar-23	\$10,196
Policy Number	41804053	Duration to Maturity	11 yrs 9 mths		14-Apr-23	\$10,238
Policy Type	RP-AC	Next Premium Date	14-Dec-23		14-May-23	\$10,279
Issue Date	14-Dec-09	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	14-Dec-34	Projected Maturity Value	\$27,620	Next Cash Coupon		\$1,000
Last Premium Date	14-Dec-33			Cash Benefits Interest Rates		2.50%
Illustration for investment on		14-Mar-23		Invested	Maturity	Annual

	2023	2024 to 2033	2034	Total
Initial Amount	(\$10,196)			(\$10,196)
Funds into plan	(\$638)	(\$6,382)		(\$7,020)
Total payments				(\$17,216)
Payout from plan		\$0		\$0
Maturity Value			\$27,620	\$27,620
Projected Gain				\$10,404
% Gain vs Total Payments				60.4%

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 \$1000 (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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Cash Benefits Interest Rates		2.50%
Invested	Maturity	Annual

Illustration for investment on 14-Mar-23

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$4942 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.