



TES ID Number	N2263
Policy Number	1805125018
Policy Type	RP-AC
Issue Date	20-Apr-12
Maturity Date	19-Apr-31
Last Premium Date	20-Apr-30

Next Net Premium	\$750
Duration to Maturity	8 yrs 1 mths
Next Premium Date	20-Apr-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$11,980

Initial Amount	20-Mar-23	\$9,966
	20-Apr-23	\$10,758
	20-May-23	\$10,801
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$0
Cash Benefits Interest Rates		3.00%

Illustration for investment on 20-Mar-23

Date	Initial	Premiums	Cashback	Maturity
2023	(9,966)			
2023		(750)		
2024		(750)		
2025		(750)		
2026		(750)		
2027		(750)		
2028		(750)		
2029		(750)	4,800	
2030		(750)	4,800	
2031				11,980
Total	(9,966)	(6,002)	9,600	11,980

Invested Amount
(9,966)
(750)
(750)
(750)
(750)
(750)
(750)
(750)
4,050
4,050
(6,368)



TES ID Number	N2263	Next Net Premium	\$750	Initial Amount	20-Mar-23	\$9,966
Policy Number	1805125018	Duration to Maturity	8 yrs 1 mths		20-Apr-23	\$10,758
Policy Type	RP-AC	Next Premium Date	20-Apr-23		20-May-23	\$10,801
Issue Date	20-Apr-12	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	19-Apr-31	Projected Maturity Value	\$11,980	Next Cash Coupon		\$0
Last Premium Date	20-Apr-30			Cash Benefits Interest Rates		3.00%

Illustration for investment on		20-Mar-23		
	2023	2024 to 2030	2031	Total
Initial Amount	(\$9,966)			(\$9,966)
Funds into plan	(\$750)	(\$3,751)		(\$4,501)
Total payments				(\$14,467)
Payout from plan		\$8,100		\$8,100
Maturity Value			\$11,980	\$11,980
Projected Gain				\$5,612
% Gain vs Total Payments				38.8%

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 \$0 (annual cash coupon value) into this policy to yield 3% per annum For this Cash portion, you have the option to withdraw, discontinue and resume anytime.



TES ID Number	N2263
Policy Number	1805125018
Policy Type	RP-AC
Issue Date	20-Apr-12
Maturity Date	19-Apr-31
Last Premium Date	20-Apr-30

Next Net Premium	\$750
Duration to Maturity	8 yrs 1 mths
Next Premium Date	20-Apr-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$11,980

Initial Amount	20-Mar-23	\$9,966
	20-Apr-23	\$10,758
	20-May-23	\$10,801
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$0
Cash Benefits Interest Rates		3.00%
Invested		

Illustration for investment on 20-Mar-23

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$4054 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.