



TES ID Number	P3391
Policy Number	49651466
Policy Type	RP-AC
Issue Date	15-Oct-12
Maturity Date	15-Oct-37
Last Premium Date	15-Oct-36

Next Net Premium	\$695
Duration to Maturity	14 yrs 7 mths
Next Premium Date	15-Oct-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$30,382

Initial Amount	15-Mar-23	\$7,888
	15-Apr-23	\$7,922
	15-May-23	\$7,953

Accumulate Cash Coupons	\$0
Next Cash Coupon	\$1,100
Cash Benefits Interest Rates	2.50%

Illustration for investment on 15-Mar-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(7,888)			
2023		(1,795)	1,100	
2024		(1,795)	1,100	
2025		(1,795)	1,100	
2026		(1,795)	1,100	
2027		(1,795)	1,100	
2028		(1,795)	1,100	
2029		(1,795)	1,100	
2030		(1,795)	1,100	
2031		(1,795)	1,100	
2032		(1,795)	1,100	
2033		(1,795)	1,100	
2034		(1,795)	1,100	
2035		(1,795)	1,100	
2036		(1,795)	1,100	
2037				30,382
Total	(7,888)	(25,127)	15,400	30,382

Invested Amount	Maturity Amount	Annual Returns (%)
(7,888) =>	16,084	7.1%
(695) =>	1,376	7.0%
(695) =>	1,310	6.8%
(695) =>	1,248	6.6%
(695) =>	1,188	6.5%
(695) =>	1,132	6.3%
(695) =>	1,078	6.1%
(695) =>	1,027	6.0%
(695) =>	978	5.8%
(695) =>	931	5.7%
(695) =>	887	5.5%
(695) =>	844	5.4%
(695) =>	804	5.3%
(695) =>	766	5.1%
(695) =>	729	5.0%
(17,615) =>	30,382	



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Policy Type	RP-AC	Next Premium Date	15-Oct-23		15-May-23	\$7,953
Issue Date	15-Oct-12	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	15-Oct-37	Projected Maturity Value	\$30,382	Next Cash Coupon		\$1,100
Last Premium Date	15-Oct-36			Cash Benefits Interest Rates		2.50%
Illustration for investment on		15-Mar-23		Invested	Maturity	Annual
	2023	2024 to 2036	2037	Total		
Initial Amount	(\$7,888)			(\$7,888)		
Funds into plan	(\$695)	(\$9,032)		(\$9,727)		
Total payments				(\$17,615)		
Payout from plan		\$0		\$0		
Maturity Value			\$30,382	\$30,382		
Projected Gain				\$12,767		
% Gain vs Total Payments				72.5%		

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 \$1100 (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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Next Cash Coupon		\$1,100
Cash Benefits Interest Rates		2.50%
Invested	Maturity	Annual

Illustration for investment on 15-Mar-23

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$3667 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.