



TES ID Number	P3413
Policy Number	50632012
Policy Type	RP-AC
Issue Date	9-Nov-12
Maturity Date	9-Nov-37
Last Premium Date	9-Nov-36

Next Net Premium	\$697
Duration to Maturity	14 yrs 8 mths
Next Premium Date	9-Nov-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$27,620

Initial Amount	9-Mar-23	\$6,484
	9-Apr-23	\$6,511
	9-May-23	\$6,537

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

Illustration for investment on 9-Mar-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(6,484)			
2023		(1,697)	1,000	
2024		(1,697)	1,000	
2025		(1,697)	1,000	
2026		(1,697)	1,000	
2027		(1,697)	1,000	
2028		(1,697)	1,000	
2029		(1,697)	1,000	
2030		(1,697)	1,000	
2031		(1,697)	1,000	
2032		(1,697)	1,000	
2033		(1,697)	1,000	
2034		(1,697)	1,000	
2035		(1,697)	1,000	
2036		(1,697)	1,000	
2037				27,620
Total	(6,484)	(23,758)	14,000	27,620

Invested Amount	Maturity Amount	Annual Returns (%)
(6,484) =>	13,276	7.1%
(697) =>	1,380	7.0%
(697) =>	1,314	6.8%
(697) =>	1,252	6.6%
(697) =>	1,192	6.5%
(697) =>	1,135	6.3%
(697) =>	1,081	6.1%
(697) =>	1,030	6.0%
(697) =>	981	5.8%
(697) =>	934	5.7%
(697) =>	890	5.5%
(697) =>	847	5.4%
(697) =>	807	5.3%
(697) =>	768	5.1%
(697) =>	732	5.0%
(16,242) =>	27,620	



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Policy Type	RP-AC	Next Premium Date	9-Nov-23		9-May-23	\$6,537
Issue Date	9-Nov-12	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	9-Nov-37	Projected Maturity Value	\$27,620	Next Cash Coupon		\$1,000
Last Premium Date	9-Nov-36			Cash Benefits Interest Rates		2.50%
<b>Illustration for investment on</b>		<b>9-Mar-23</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>
	2023	2024 to 2036	2037	Total		
Initial Amount	(\$6,484)			(\$6,484)		
Funds into plan	(\$697)	(\$9,061)		(\$9,758)		
Total payments				(\$16,242)		
Payout from plan		\$0		\$0		
<b>Maturity Value</b>			<b>\$27,620</b>	<b>\$27,620</b>		
<b>Projected Gain</b>				<b>\$11,378</b>		
<b>% Gain vs Total Payments</b>				<b>70.1%</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 \$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 9-Mar-23

**Notes**

This product is underwritten by the relevant insurance company.  
 Projected Maturity Value, of which \$3333 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.