



TES ID Number	P3416
Policy Number	41098793
Policy Type	RP-AC
Issue Date	7-Sep-09
Maturity Date	7-Sep-34
Last Premium Date	7-Sep-33

Next Net Premium	\$503
Duration to Maturity	11 yrs 6 mths
Next Premium Date	7-Sep-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$19,334

Initial Amount	7-Mar-23	\$6,744
	7-Apr-23	\$6,772
	7-May-23	\$6,799

Accumulate Cash Coupons	\$0
Next Cash Coupon	\$700
Cash Benefits Interest Rates	2.50%

Illustration for investment on 7-Mar-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(6,744)			
2023		(1,203)	700	
2024		(1,203)	700	
2025		(1,203)	700	
2026		(1,203)	700	
2027		(1,203)	700	
2028		(1,203)	700	
2029		(1,203)	700	
2030		(1,203)	700	
2031		(1,203)	700	
2032		(1,203)	700	
2033		(1,203)	700	
2034				19,334
Total	(6,744)	(13,235)	7,700	19,334

Invested Amount	Maturity Amount	Annual Returns (%)
(6,744) =>	11,828	6.6%
(503) =>	861	6.5%
(503) =>	820	6.3%
(503) =>	781	6.1%
(503) =>	743	6.0%
(503) =>	708	5.8%
(503) =>	674	5.7%
(503) =>	642	5.5%
(503) =>	612	5.4%
(503) =>	582	5.3%
(503) =>	555	5.1%
(503) =>	528	5.0%
(12,279) =>	19,334	



TES ID Number	P3416	Next Net Premium	\$503	Initial Amount	7-Mar-23	\$6,744
Policy Number	41098793	Duration to Maturity	11 yrs 6 mths		7-Apr-23	\$6,772
Policy Type	RP-AC	Next Premium Date	7-Sep-23		7-May-23	\$6,799
Issue Date	7-Sep-09	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	7-Sep-34	Projected Maturity Value	\$19,334	Next Cash Coupon		\$700
Last Premium Date	7-Sep-33			Cash Benefits Interest Rates		2.50%
Illustration for investment on 7-Mar-23				Invested	Maturity	Annual

	2023	2024 to 2033	2034	Total
Initial Amount	(\$6,744)			(\$6,744)
Funds into plan	(\$503)	(\$5,032)		(\$5,535)
Total payments				(\$12,279)
Payout from plan		\$0		\$0
<b>Maturity Value</b>			<b>\$19,334</b>	<b>\$19,334</b>
<b>Projected Gain</b>				<b>\$7,055</b>
<b>% Gain vs Total Payments</b>				<b>57.5%</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 \$700 (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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<b>Last Premium Date</b>	7-Sep-33

<b>Next Net Premium</b>	\$503
<b>Duration to Maturity</b>	11 yrs 6 mths
<b>Next Premium Date</b>	7-Sep-23
<b>Internal Rate of Return</b>	5.00%
<b>Projected Maturity Value</b>	\$19,334

<b>Initial Amount</b>	7-Mar-23	<b>\$6,744</b>
	7-Apr-23	<b>\$6,772</b>
	7-May-23	<b>\$6,799</b>
<b>Accumulate Cash Coupons</b>		\$0
<b>Next Cash Coupon</b>		\$700
<b>Cash Benefits Interest Rates</b>		2.50%
<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>

**Illustration for investment on 7-Mar-23**

**Notes**

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$3163 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.