



TES ID Number	P3464
Policy Number	47633238
Policy Type	RP-AC
Issue Date	7-May-12
Maturity Date	7-May-37
Last Premium Date	7-May-36

Next Net Premium	\$501
Duration to Maturity	14 yrs 2 mths
Next Premium Date	7-May-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$20,715

Initial Amount	7-Mar-23	\$5,205
	7-Apr-23	\$5,227
	7-May-23	\$5,750

Accumulate Cash Coupons	\$0
Next Cash Coupon	\$750
Cash Benefits Interest Rates	2.50%

Illustration for investment on 7-Mar-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(5,205)			
2023		(1,251)	750	
2024		(1,251)	750	
2025		(1,251)	750	
2026		(1,251)	750	
2027		(1,251)	750	
2028		(1,251)	750	
2029		(1,251)	750	
2030		(1,251)	750	
2031		(1,251)	750	
2032		(1,251)	750	
2033		(1,251)	750	
2034		(1,251)	750	
2035		(1,251)	750	
2036		(1,251)	750	
2037				20,715
Total	(5,205)	(17,518)	10,500	20,715

Invested Amount	Maturity Amount	Annual Returns (%)
(5,205) =>	10,399	7.0%
(501) =>	993	7.0%
(501) =>	945	6.8%
(501) =>	900	6.6%
(501) =>	857	6.5%
(501) =>	817	6.3%
(501) =>	778	6.1%
(501) =>	741	6.0%
(501) =>	705	5.8%
(501) =>	672	5.7%
(501) =>	640	5.5%
(501) =>	609	5.4%
(501) =>	580	5.3%
(501) =>	553	5.1%
(501) =>	526	5.0%
(12,223) =>	20,715	



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Policy Number	47633238	Duration to Maturity	14 yrs 2 mths		7-Apr-23	\$5,227
Policy Type	RP-AC	Next Premium Date	7-May-23		7-May-23	\$5,750
Issue Date	7-May-12	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	7-May-37	Projected Maturity Value	\$20,715	Next Cash Coupon		\$750
Last Premium Date	7-May-36			Cash Benefits Interest Rates		2.50%
<b>Illustration for investment on</b>		<b>7-Mar-23</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>
	2023	2024 to 2036	2037	Total		
Initial Amount	(\$5,205)			(\$5,205)		
Funds into plan	(\$501)	(\$6,517)		(\$7,018)		
Total payments				(\$12,223)		
Payout from plan		\$0		\$0		
<b>Maturity Value</b>			<b>\$20,715</b>	<b>\$20,715</b>		
<b>Projected Gain</b>				<b>\$8,492</b>		
<b>% Gain vs Total Payments</b>				<b>69.5%</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 \$750 (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-May-36

<b>Next Net Premium</b>	\$501
<b>Duration to Maturity</b>	14 yrs 2 mths
<b>Next Premium Date</b>	7-May-23
<b>Internal Rate of Return</b>	5.00%
<b>Projected Maturity Value</b>	\$20,715

<b>Initial Amount</b>	7-Mar-23	\$5,205
	7-Apr-23	\$5,227
	7-May-23	\$5,750
<b>Accumulate Cash Coupons</b>		\$0
<b>Next Cash Coupon</b>		\$750
<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 \$2786 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.