



TES ID Number	P3512
Policy Number	43204698
Policy Type	RP-AC
Issue Date	11-Jun-10
Maturity Date	11-Jun-35
Last Premium Date	11-Jun-34

Next Net Premium	\$508
Duration to Maturity	12 yrs 3 mths
Next Premium Date	11-Jun-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$20,715

Initial Amount	11-Mar-23	\$6,717
	11-Apr-23	\$6,745
	11-May-23	\$6,773

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

Illustration for investment on 11-Mar-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(6,717)			
2023		(1,258)	750	
2024		(1,258)	750	
2025		(1,258)	750	
2026		(1,258)	750	
2027		(1,258)	750	
2028		(1,258)	750	
2029		(1,258)	750	
2030		(1,258)	750	
2031		(1,258)	750	
2032		(1,258)	750	
2033		(1,258)	750	
2034		(1,258)	750	
2035				20,715
Total	(6,717)	(15,100)	9,000	20,715

Invested Amount	Maturity Amount	Annual Returns (%)
(6,717) =>	12,219	6.7%
(508) =>	913	6.6%
(508) =>	869	6.5%
(508) =>	828	6.3%
(508) =>	789	6.1%
(508) =>	751	6.0%
(508) =>	715	5.8%
(508) =>	681	5.7%
(508) =>	649	5.5%
(508) =>	618	5.4%
(508) =>	588	5.3%
(508) =>	560	5.1%
(508) =>	534	5.0%
(12,817) =>	20,715	



TES ID Number	P3512	Next Net Premium	\$508	Initial Amount	11-Mar-23	\$6,717
Policy Number	43204698	Duration to Maturity	12 yrs 3 mths		11-Apr-23	\$6,745
Policy Type	RP-AC	Next Premium Date	11-Jun-23		11-May-23	\$6,773
Issue Date	11-Jun-10	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	11-Jun-35	Projected Maturity Value	\$20,715	Next Cash Coupon		\$750
Last Premium Date	11-Jun-34			Cash Benefits Interest Rates		2.50%
Illustration for investment on		11-Mar-23		Invested	Maturity	Annual
	2023	2024 to 2034	2035	Total		
Initial Amount	(\$6,717)			(\$6,717)		
Funds into plan	(\$508)	(\$5,592)		(\$6,100)		
Total payments				(\$12,817)		
Payout from plan		\$0		\$0		
Maturity Value			\$20,715	\$20,715		
Projected Gain				\$7,898		
% Gain vs Total Payments				61.6%		

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

Illustration for investment on 11-Mar-23

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$3389 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.