



TES ID Number	E1252
Policy Number	10004054
Policy Type	RP-AC
Issue Date	12-Mar-15
Maturity Date	12-Mar-30
Last Premium Date	12-Mar-29

Next Net Premium	\$2,699
Duration to Maturity	7 yrs 0 mths
Next Premium Date	12-Mar-24
Internal Rate of Return	4.30%
Projected Maturity Value	\$54,679

Initial Amount	12-Mar-23	\$26,704
	12-Apr-23	\$27,027
	12-May-23	\$27,120

Accumulate Cash Coupons	\$0
Next Cash Coupon	\$2,500
Cash Benefits Interest Rates	1.20%

Illustration for investment on 12-Mar-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(26,704)			
2024		(5,199)	2,500	
2025		(5,199)	2,500	
2026		(5,199)	2,500	
2027		(5,199)	2,500	
2028		(5,199)	2,500	
2029		(5,199)	2,500	
2030				54,679
Total	(26,704)	(31,194)	15,000	54,679

Invested Amount	Maturity Amount	Annual Returns (%)
(26,704) =>	35,866	4.9%
(2,699) =>	3,474	4.8%
(2,699) =>	3,331	4.7%
(2,699) =>	3,194	4.6%
(2,699) =>	3,062	4.5%
(2,699) =>	2,936	4.4%
(2,699) =>	2,815	4.3%
(42,898) =>	54,679	



TES ID Number	E1252	Next Net Premium	\$2,699	Initial Amount	12-Mar-23	\$26,704
Policy Number	10004054	Duration to Maturity	7 yrs 0 mths		12-Apr-23	\$27,027
Policy Type	RP-AC	Next Premium Date	12-Mar-24		12-May-23	\$27,120
Issue Date	12-Mar-15	Internal Rate of Return	4.30%	Accumulate Cash Coupons		\$0
Maturity Date	12-Mar-30	Projected Maturity Value	\$54,679	Next Cash Coupon		\$2,500
Last Premium Date	12-Mar-29			Cash Benefits Interest Rates		1.20%
<b>Illustration for investment on</b>		<b>12-Mar-23</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>

	2023	2024 to 2029	2030	Total
Initial Amount	(\$26,704)			(\$26,704)
Funds into plan	\$0	(\$16,194)		(\$16,194)
Total payments				(\$42,898)
Payout from plan		\$0		\$0
<b>Maturity Value</b>			<b>\$54,679</b>	<b>\$54,679</b>
<b>Projected Gain</b>				<b>\$11,781</b>
<b>% Gain vs Total Payments</b>				<b>27.5%</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 \$2500 (annual cash coupon value) into this policy to yield 1.2% per annum. For this Cash portion, you have the option to withdraw, discontinue and resume anytime.



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<b>Policy Number</b>	10004054
<b>Policy Type</b>	RP-AC
<b>Issue Date</b>	12-Mar-15
<b>Maturity Date</b>	12-Mar-30
<b>Last Premium Date</b>	12-Mar-29

<b>Next Net Premium</b>	\$2,699
<b>Duration to Maturity</b>	7 yrs 0 mths
<b>Next Premium Date</b>	12-Mar-24
<b>Internal Rate of Return</b>	<b>4.30%</b>
<b>Projected Maturity Value</b>	<b>\$54,679</b>

<b>Initial Amount</b>	12-Mar-23	<b>\$26,704</b>
	12-Apr-23	<b>\$27,027</b>
	12-May-23	<b>\$27,120</b>
<b>Accumulate Cash Coupons</b>		\$0
<b>Next Cash Coupon</b>		\$2,500
<b>Cash Benefits Interest Rates</b>		1.20%
<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>

**Illustration for investment on 12-Mar-23**

**Notes**

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$27500 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.