



TES ID Number	N2256
Policy Number	1807664205
Policy Type	RP-AC
Issue Date	26-Apr-14
Maturity Date	25-Apr-29
Last Premium Date	26-Apr-28

Next Net Premium	\$1,219
Duration to Maturity	6 yrs 2 mths
Next Premium Date	26-Apr-23
Internal Rate of Return	4.30%
Projected Maturity Value	\$24,321

Initial Amount	26-Feb-23	\$12,207
	26-Mar-23	\$12,247
	26-Apr-23	\$13,508
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$1,089
Cash Benefits Interest Rates		3.00%

Illustration for investment on 26-Feb-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(12,207)			
2023		(2,308)	1,089	
2024		(2,308)	1,089	
2025		(2,308)	1,089	
2026		(2,308)	1,089	
2027		(2,308)	1,089	
2028		(2,308)	1,089	
2029			1,089	23,232
Total	(12,207)	(13,846)	7,623	23,232

Invested Amount
(12,207)
(1,219)
(1,219)
(1,219)
(1,219)
(1,219)
(1,219)
(1,219)
(19,519)



TES ID Number	N2256	Next Net Premium	\$1,219	Initial Amount	26-Feb-23	\$12,207
Policy Number	1807664205	Duration to Maturity	6 yrs 2 mths		26-Mar-23	\$12,247
Policy Type	RP-AC	Next Premium Date	26-Apr-23		26-Apr-23	\$13,508
Issue Date	26-Apr-14	Internal Rate of Return	4.30%	Accumulate Cash Coupons		\$0
Maturity Date	25-Apr-29	Projected Maturity Value	\$24,321	Next Cash Coupon		\$1,089
Last Premium Date	26-Apr-28			Cash Benefits Interest Rates		3.00%

Illustration for investment on		26-Feb-23			Invested
	2023	2024 to 2028	2029	Total	
Initial Amount	(\$12,207)			(\$12,207)	
Funds into plan	(\$1,219)	(\$6,093)		(\$7,312)	
Total payments				(\$19,519)	
Payout from plan		\$0		\$0	
<b>Maturity Value</b>			<b>\$24,321</b>	<b>\$24,321</b>	
<b>Projected Gain</b>				<b>\$4,802</b>	
<b>% Gain vs Total Payments</b>				<b>24.6%</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 \$1089 (annual cash coupon value) into this policy to yield 3% per annum. For this Cash portion, you have the option to withdraw, discontinue and resume anytime.



<b>TES ID Number</b>	N2256
<b>Policy Number</b>	1807664205
<b>Policy Type</b>	RP-AC
<b>Issue Date</b>	26-Apr-14
<b>Maturity Date</b>	25-Apr-29
<b>Last Premium Date</b>	26-Apr-28

<b>Next Net Premium</b>	\$1,219
<b>Duration to Maturity</b>	6 yrs 2 mths
<b>Next Premium Date</b>	26-Apr-23
<b>Internal Rate of Return</b>	<b>4.30%</b>
<b>Projected Maturity Value</b>	<b>\$24,321</b>

<b>Initial Amount</b>	26-Feb-23	<b>\$12,207</b>
	26-Mar-23	<b>\$12,247</b>
	26-Apr-23	<b>\$13,508</b>
<b>Accumulate Cash Coupons</b>		\$0
<b>Next Cash Coupon</b>		\$1,089
<b>Cash Benefits Interest Rates</b>		3.00%
<b>Invested</b>		

**Illustration for investment on 26-Feb-23**

**Notes**

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$14353 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.