



TES ID Number	P3720
Policy Number	37206567
Policy Type	RP-AC
Issue Date	23-Nov-08
Maturity Date	23-Nov-33
Last Premium Date	23-Nov-32

Next Net Premium	\$361
Duration to Maturity	10 yrs 9 mths
Next Premium Date	23-Nov-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$13,810

Initial Amount	23-Feb-23	\$5,348
	23-Mar-23	\$5,368
	23-Apr-23	\$5,390

Accumulate Cash Coupons	\$0
Next Cash Coupon	\$500
Cash Benefits Interest Rates	2.50%

Illustration for investment on 23-Feb-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(5,348)			
2023		(861)	500	
2024		(861)	500	
2025		(861)	500	
2026		(861)	500	
2027		(861)	500	
2028		(861)	500	
2029		(861)	500	
2030		(861)	500	
2031		(861)	500	
2032		(861)	500	
2033				13,810
Total	(5,348)	(8,612)	5,000	13,810

Invested Amount	Maturity Amount	Annual Returns (%)
(5,348) =>	9,040	6.4%
(361) =>	588	6.3%
(361) =>	560	6.1%
(361) =>	534	6.0%
(361) =>	508	5.8%
(361) =>	484	5.7%
(361) =>	461	5.5%
(361) =>	439	5.4%
(361) =>	418	5.3%
(361) =>	398	5.1%
(361) =>	379	5.0%
(8,960) =>	13,810	



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Policy Number	37206567	Duration to Maturity	10 yrs 9 mths		23-Mar-23	\$5,368
Policy Type	RP-AC	Next Premium Date	23-Nov-23		23-Apr-23	\$5,390
Issue Date	23-Nov-08	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	23-Nov-33	Projected Maturity Value	\$13,810	Next Cash Coupon		\$500
Last Premium Date	23-Nov-32			Cash Benefits Interest Rates		2.50%
<b>Illustration for investment on</b>		<b>23-Feb-23</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>
	2023	2024 to 2032	2033	Total		
Initial Amount	(\$5,348)			(\$5,348)		
Funds into plan	(\$361)	(\$3,251)		(\$3,612)		
Total payments				(\$8,960)		
Payout from plan		\$0		\$0		
<b>Maturity Value</b>			<b>\$13,810</b>	<b>\$13,810</b>		
<b>Projected Gain</b>				<b>\$4,850</b>		
<b>% Gain vs Total Payments</b>				<b>54.1%</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 \$500 (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		\$500
Cash Benefits Interest Rates		2.50%
Invested	Maturity	Annual

Illustration for investment on 23-Feb-23

**Notes**

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$2690 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.