



TES ID Number	P3734
Policy Number	31986329
Policy Type	RP-AC
Issue Date	25-Sep-06
Maturity Date	25-Sep-31
Last Premium Date	25-Sep-30

Next Net Premium	\$323
Duration to Maturity	8 yrs 7 mths
Next Premium Date	25-Sep-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$11,856

Initial Amount	25-Feb-23	\$5,667
	25-Mar-23	\$5,688
	25-Apr-23	\$5,711

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

Illustration for investment on 25-Feb-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(5,667)			
2023		(823)	500	
2024		(823)	500	
2025		(823)	500	
2026		(823)	500	
2027		(823)	500	
2028		(823)	500	
2029		(823)	500	
2030		(823)	500	
2031				11,856
Total	(5,667)	(6,586)	4,000	11,856

Invested Amount	Maturity Amount	Annual Returns (%)
(5,667) =>	8,616	6.1%
(323) =>	477	6.0%
(323) =>	455	5.8%
(323) =>	433	5.7%
(323) =>	412	5.5%
(323) =>	393	5.4%
(323) =>	374	5.3%
(323) =>	356	5.1%
(323) =>	339	5.0%
(8,253) =>	11,856	



TES ID Number	P3734	Next Net Premium	\$323	Initial Amount	25-Feb-23	\$5,667
Policy Number	31986329	Duration to Maturity	8 yrs 7 mths		25-Mar-23	\$5,688
Policy Type	RP-AC	Next Premium Date	25-Sep-23		25-Apr-23	\$5,711
Issue Date	25-Sep-06	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	25-Sep-31	Projected Maturity Value	\$11,856	Next Cash Coupon		\$500
Last Premium Date	25-Sep-30			Cash Benefits Interest Rates		2.50%
Illustration for investment on		25-Feb-23		Invested	Maturity	Annual
	2023	2024 to 2030	2031	Total		
Initial Amount	(\$5,667)			(\$5,667)		
Funds into plan	(\$323)	(\$2,262)		(\$2,586)		
Total payments				(\$8,253)		
Payout from plan		\$0		\$0		
Maturity Value			\$11,856	\$11,856		
Projected Gain				\$3,603		
% Gain vs Total Payments				43.7%		

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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Internal Rate of Return	5.00%
Projected Maturity Value	\$11,856

Initial Amount	25-Feb-23	\$5,667
	25-Mar-23	\$5,688
	25-Apr-23	\$5,711
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$500
Cash Benefits Interest Rates		2.50%
Invested	Maturity	Annual

Illustration for investment on 25-Feb-23

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$3151 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.