



TES ID Number	P3757
Policy Number	49595341
Policy Type	RP-AC
Issue Date	22-Sep-12
Maturity Date	22-Sep-27
Last Premium Date	22-Sep-26

Next Net Premium	\$3,236
Duration to Maturity	4 yrs 7 mths
Next Premium Date	22-Sep-23
Internal Rate of Return	4.30%
Projected Maturity Value	\$66,824

Initial Amount	22-Feb-23	\$43,225
	22-Mar-23	\$43,365
	22-Apr-23	\$43,520

Accumulate Cash Coupons	\$0
Next Cash Coupon	\$2,850
Cash Benefits Interest Rates	2.50%

Illustration for investment on 22-Feb-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(43,225)			
2023		(6,086)	2,850	
2024		(6,086)	2,850	
2025		(6,086)	2,850	
2026		(6,086)	2,850	
2027				66,824
Total	(43,225)	(24,346)	11,400	66,824

Invested Amount	Maturity Amount	Annual Returns (%)
(43,225) =>	52,426	4.6%
(3,236) =>	3,830	4.6%
(3,236) =>	3,672	4.5%
(3,236) =>	3,521	4.4%
(3,236) =>	3,376	4.3%
(56,171) =>	66,824	



TES ID Number	P3757	Next Net Premium	\$3,236	Initial Amount	22-Feb-23	\$43,225
Policy Number	49595341	Duration to Maturity	4 yrs 7 mths		22-Mar-23	\$43,365
Policy Type	RP-AC	Next Premium Date	22-Sep-23		22-Apr-23	\$43,520
Issue Date	22-Sep-12	Internal Rate of Return	4.30%	Accumulate Cash Coupons		\$0
Maturity Date	22-Sep-27	Projected Maturity Value	\$66,824	Next Cash Coupon		\$2,850
Last Premium Date	22-Sep-26			Cash Benefits Interest Rates		2.50%

Illustration for investment on		22-Feb-23		Invested	Maturity	Annual
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	2023	2024 to 2026	2027	Total
Initial Amount	(\$43,225)			(\$43,225)
Funds into plan	(\$3,236)	(\$9,709)		(\$12,946)
Total payments				(\$56,171)
Payout from plan		\$0		\$0
Maturity Value			\$66,824	\$66,824
Projected Gain				\$10,653
% Gain vs Total Payments				19.0%

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 \$2850 (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		\$2,850
Cash Benefits Interest Rates		2.50%
Invested	Maturity	Annual

Illustration for investment on 22-Feb-23

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$39089 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.