



TES ID Number	P3788
Policy Number	42873413
Policy Type	RP-AC
Issue Date	21-Aug-10
Maturity Date	21-Aug-35
Last Premium Date	21-Aug-34

Next Net Premium	\$400
Duration to Maturity	12 yrs 6 mths
Next Premium Date	21-Aug-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$16,527

Initial Amount	21-Feb-23	\$5,343
	21-Mar-23	\$5,363
	21-Apr-23	\$5,385

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

Illustration for investment on 21-Feb-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(5,343)			
2023		(900)	500	
2024		(900)	500	
2025		(900)	500	
2026		(900)	500	
2027		(900)	500	
2028		(900)	500	
2029		(900)	500	
2030		(900)	500	
2031		(900)	500	
2032		(900)	500	
2033		(900)	500	
2034		(900)	500	
2035				16,527
Total	(5,343)	(10,805)	6,000	16,527

Invested Amount	Maturity Amount	Annual Returns (%)
(5,343) =>	9,836	6.7%
(400) =>	719	6.6%
(400) =>	685	6.5%
(400) =>	652	6.3%
(400) =>	621	6.1%
(400) =>	592	6.0%
(400) =>	563	5.8%
(400) =>	537	5.7%
(400) =>	511	5.5%
(400) =>	487	5.4%
(400) =>	463	5.3%
(400) =>	441	5.1%
(400) =>	420	5.0%
(10,148) =>	16,527	



TES ID Number	P3788	Next Net Premium	\$400	Initial Amount	21-Feb-23	\$5,343
Policy Number	42873413	Duration to Maturity	12 yrs 6 mths		21-Mar-23	\$5,363
Policy Type	RP-AC	Next Premium Date	21-Aug-23		21-Apr-23	\$5,385
Issue Date	21-Aug-10	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	21-Aug-35	Projected Maturity Value	\$16,527	Next Cash Coupon		\$500
Last Premium Date	21-Aug-34			Cash Benefits Interest Rates		2.50%

Illustration for investment on		21-Feb-23			
	2023	2024 to 2034	2035	Total	
Initial Amount	(\$5,343)			(\$5,343)	
Funds into plan	(\$400)	(\$4,404)		(\$4,805)	
Total payments				(\$10,148)	
Payout from plan		\$0		\$0	
Maturity Value			\$16,527	\$16,527	
Projected Gain				\$6,379	
% Gain vs Total Payments				62.9%	

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 21-Feb-23

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$2934 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.