



TES ID Number	P3789
Policy Number	52080863
Policy Type	RP-AC
Issue Date	26-Jun-13
Maturity Date	26-Jun-28
Last Premium Date	26-Jun-27

Next Net Premium	\$2,665
Duration to Maturity	5 yrs 4 mths
Next Premium Date	26-Jun-23
Internal Rate of Return	4.30%
Projected Maturity Value	\$55,101

Initial Amount	26-Feb-23	\$31,918
	26-Mar-23	\$32,020
	26-Apr-23	\$32,136

Accumulate Cash Coupons	\$0
Next Cash Coupon	\$2,350
Cash Benefits Interest Rates	2.50%

Illustration for investment on 26-Feb-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(31,918)			
2023		(5,015)	2,350	
2024		(5,015)	2,350	
2025		(5,015)	2,350	
2026		(5,015)	2,350	
2027		(5,015)	2,350	
2028				55,101
Total	(31,918)	(25,075)	11,750	55,101

Invested Amount	Maturity Amount	Annual Returns (%)
(31,918) =>	39,955	4.7%
(2,665) =>	3,290	4.7%
(2,665) =>	3,154	4.6%
(2,665) =>	3,024	4.5%
(2,665) =>	2,899	4.4%
(2,665) =>	2,780	4.3%
(45,243) =>	55,101	



TES ID Number	P3789	Next Net Premium	\$2,665	Initial Amount	26-Feb-23	\$31,918
Policy Number	52080863	Duration to Maturity	5 yrs 4 mths		26-Mar-23	\$32,020
Policy Type	RP-AC	Next Premium Date	26-Jun-23		26-Apr-23	\$32,136
Issue Date	26-Jun-13	Internal Rate of Return	4.30%	Accumulate Cash Coupons		\$0
Maturity Date	26-Jun-28	Projected Maturity Value	\$55,101	Next Cash Coupon		\$2,350
Last Premium Date	26-Jun-27			Cash Benefits Interest Rates		2.50%
Illustration for investment on		26-Feb-23		Invested	Maturity	Annual

	2023	2024 to 2027	2028	Total
Initial Amount	(\$31,918)			(\$31,918)
Funds into plan	(\$2,665)	(\$10,660)		(\$13,325)
Total payments				(\$45,243)
Payout from plan		\$0		\$0
Maturity Value			\$55,101	\$55,101
Projected Gain				\$9,858
% Gain vs Total Payments				21.8%

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 \$2350 (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		\$2,350
Cash Benefits Interest Rates		2.50%
Invested	Maturity	Annual

Illustration for investment on 26-Feb-23

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$31334 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.