



TES ID Number	P3790
Policy Number	49031207
Policy Type	RP-AC
Issue Date	24-May-12
Maturity Date	24-May-37
Last Premium Date	24-May-36

Next Net Premium	\$494
Duration to Maturity	14 yrs 3 mths
Next Premium Date	24-May-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$20,715

Initial Amount	24-Feb-23	\$5,258
	24-Mar-23	\$5,278
	24-Apr-23	\$5,300

Accumulate Cash Coupons	\$0
Next Cash Coupon	\$750
Cash Benefits Interest Rates	2.50%

Illustration for investment on 24-Feb-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(5,258)			
2023		(1,244)	750	
2024		(1,244)	750	
2025		(1,244)	750	
2026		(1,244)	750	
2027		(1,244)	750	
2028		(1,244)	750	
2029		(1,244)	750	
2030		(1,244)	750	
2031		(1,244)	750	
2032		(1,244)	750	
2033		(1,244)	750	
2034		(1,244)	750	
2035		(1,244)	750	
2036		(1,244)	750	
2037				20,715
Total	(5,258)	(17,420)	10,500	20,715

Invested Amount	Maturity Amount	Annual Returns (%)
(5,258) =>	10,544	7.1%
(494) =>	979	7.0%
(494) =>	932	6.8%
(494) =>	888	6.6%
(494) =>	845	6.5%
(494) =>	805	6.3%
(494) =>	767	6.1%
(494) =>	730	6.0%
(494) =>	695	5.8%
(494) =>	662	5.7%
(494) =>	631	5.5%
(494) =>	601	5.4%
(494) =>	572	5.3%
(494) =>	545	5.1%
(494) =>	519	5.0%
(12,178) =>	20,715	



TES ID Number	P3790	Next Net Premium	\$494	Initial Amount	24-Feb-23	\$5,258
Policy Number	49031207	Duration to Maturity	14 yrs 3 mths		24-Mar-23	\$5,278
Policy Type	RP-AC	Next Premium Date	24-May-23		24-Apr-23	\$5,300
Issue Date	24-May-12	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	24-May-37	Projected Maturity Value	\$20,715	Next Cash Coupon		\$750
Last Premium Date	24-May-36			Cash Benefits Interest Rates		2.50%
<b>Illustration for investment on</b>		<b>24-Feb-23</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>
	2023	2024 to 2036	2037	Total		
Initial Amount	(\$5,258)			(\$5,258)		
Funds into plan	(\$494)	(\$6,425)		(\$6,920)		
Total payments				(\$12,178)		
Payout from plan		\$0		\$0		
<b>Maturity Value</b>			<b>\$20,715</b>	<b>\$20,715</b>		
<b>Projected Gain</b>				<b>\$8,538</b>		
<b>% Gain vs Total Payments</b>				<b>70.1%</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 \$750 (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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<b>Maturity Date</b>	24-May-37
<b>Last Premium Date</b>	24-May-36

<b>Next Net Premium</b>	\$494
<b>Duration to Maturity</b>	14 yrs 3 mths
<b>Next Premium Date</b>	24-May-23
<b>Internal Rate of Return</b>	<b>5.00%</b>
<b>Projected Maturity Value</b>	<b>\$20,715</b>

<b>Initial Amount</b>	24-Feb-23	<b>\$5,258</b>
	24-Mar-23	<b>\$5,278</b>
	24-Apr-23	<b>\$5,300</b>
<b>Accumulate Cash Coupons</b>		\$0
<b>Next Cash Coupon</b>		\$750
<b>Cash Benefits Interest Rates</b>		2.50%
<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>

**Illustration for investment on 24-Feb-23**

**Notes**

This product is underwritten by the relevant insurance company.  
 Projected Maturity Value, of which \$2786 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.