



TES ID Number	P3797
Policy Number	49897653
Policy Type	SP-AC
Issue Date	19-Apr-13
Maturity Date	19-Apr-28
Last Premium Date	19-Apr-22

Next Net Premium	\$0
Duration to Maturity	5 yrs 2 mths
Next Premium Date	Not Applicable
Internal Rate of Return	4.30%
Projected Maturity Value	\$30,072

Initial Amount	19-Feb-23	\$28,423
	19-Mar-23	\$28,515
	19-Apr-23	\$27,692

Accumulate Cash Coupons	\$0
Next Cash Coupon	\$925
Cash Benefits Interest Rates	2.50%

Illustration for investment on 19-Feb-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(28,423)			
2023			925	
2024			925	
2025			925	
2026			925	
2027			925	
2028				30,072
Total	(28,423)	-	4,625	30,072

Invested Amount	Maturity Amount	Annual Returns (%)
(28,423) =>	35,329	4.7%
925 =>	(1,142)	
925 =>	(1,095)	
925 =>	(1,050)	
925 =>	(1,006)	
925 =>	(965)	
(23,798) =>	30,072	



TES ID Number	P3797	Next Net Premium	\$0	Initial Amount	19-Feb-23	\$28,423
Policy Number	49897653	Duration to Maturity	5 yrs 2 mths		19-Mar-23	\$28,515
Policy Type	SP-AC	Next Premium Date	Not Applicable		19-Apr-23	\$27,692
Issue Date	19-Apr-13	Internal Rate of Return	4.30%	Accumulate Cash Coupons		\$0
Maturity Date	19-Apr-28	Projected Maturity Value	\$30,072	Next Cash Coupon		\$925
Last Premium Date	19-Apr-22			Cash Benefits Interest Rates		2.50%

Illustration for investment on		19-Feb-23			
	2023	2024 to 2027	2028	Total	
Initial Amount	(\$28,423)			(\$28,423)	Invested
Funds into plan	\$0	\$0		\$0	Maturity
Total payments				(\$28,423)	Annual
Payout from plan		\$4,625		\$4,625	
Maturity Value			\$30,072	\$30,072	
Projected Gain				\$6,274	
% Gain vs Total Payments				22.1%	

### 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 \$925 (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>Last Premium Date</b>	19-Apr-22

<b>Next Net Premium</b>	\$0
<b>Duration to Maturity</b>	5 yrs 2 mths
<b>Next Premium Date</b>	Not Applicable
<b>Internal Rate of Return</b>	<b>4.30%</b>
<b>Projected Maturity Value</b>	<b>\$30,072</b>

<b>Initial Amount</b>	19-Feb-23	<b>\$28,423</b>
	19-Mar-23	<b>\$28,515</b>
	19-Apr-23	<b>\$27,692</b>
<b>Accumulate Cash Coupons</b>		\$0
<b>Next Cash Coupon</b>		\$925
<b>Cash Benefits Interest Rates</b>		2.50%
<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>

**Illustration for investment on 19-Feb-23**

**Notes**

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$12333 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.