



TES ID Number	P3523
Policy Number	36512372
Policy Type	RP-AC
Issue Date	27-Dec-08
Maturity Date	27-Dec-33
Last Premium Date	27-Dec-32

Next Net Premium	\$1,503
Duration to Maturity	10 yrs 10 mths
Next Premium Date	27-Dec-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$69,051

Initial Amount	27-Feb-23	\$28,995
	27-Mar-23	\$29,105
	27-Apr-23	\$29,225

Accumulate Cash Coupons	\$0
Next Cash Coupon	\$2,500
Cash Benefits Interest Rates	2.50%

Illustration for investment on 27-Feb-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(28,995)			
2023		(4,003)	2,500	
2024		(4,003)	2,500	
2025		(4,003)	2,500	
2026		(4,003)	2,500	
2027		(4,003)	2,500	
2028		(4,003)	2,500	
2029		(4,003)	2,500	
2030		(4,003)	2,500	
2031		(4,003)	2,500	
2032		(4,003)	2,500	
2033				69,051
Total	(28,995)	(40,025)	25,000	69,051

Invested Amount	Maturity Amount	Annual Returns (%)
(28,995) =>	49,207	6.4%
(1,503) =>	2,448	6.3%
(1,503) =>	2,331	6.1%
(1,503) =>	2,220	6.0%
(1,503) =>	2,114	5.8%
(1,503) =>	2,014	5.7%
(1,503) =>	1,918	5.5%
(1,503) =>	1,826	5.4%
(1,503) =>	1,739	5.3%
(1,503) =>	1,657	5.1%
(1,503) =>	1,578	5.0%
(44,020) =>	69,051	



TES ID Number	P3523	Next Net Premium	\$1,503	Initial Amount	27-Feb-23	\$28,995
Policy Number	36512372	Duration to Maturity	10 yrs 10 mths		27-Mar-23	\$29,105
Policy Type	RP-AC	Next Premium Date	27-Dec-23		27-Apr-23	\$29,225
Issue Date	27-Dec-08	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	27-Dec-33	Projected Maturity Value	\$69,051	Next Cash Coupon		\$2,500
Last Premium Date	27-Dec-32			Cash Benefits Interest Rates		2.50%
Illustration for investment on		27-Feb-23		Invested	Maturity	Annual
	2023	2024 to 2032	2033	Total		
Initial Amount	(\$28,995)			(\$28,995)		
Funds into plan	(\$1,503)	(\$13,523)		(\$15,025)		
Total payments				(\$44,020)		
Payout from plan		\$0		\$0		
Maturity Value			\$69,051	\$69,051		
Projected Gain				\$25,031		
% Gain vs Total Payments				56.9%		

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 \$2500 (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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Duration to Maturity	10 yrs 10 mths
Next Premium Date	27-Dec-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$69,051

Initial Amount	27-Feb-23	\$28,995
	27-Mar-23	\$29,105
	27-Apr-23	\$29,225
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$2,500
Cash Benefits Interest Rates		2.50%
Invested	Maturity	Annual

Illustration for investment on 27-Feb-23

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$12356 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.