



TES ID Number	P3588	Next Net Premium	\$1,025	Initial Amount	22-Feb-23	\$9,892
Policy Number	50749285	Duration to Maturity	14 yrs 9 mths		22-Mar-23	\$9,928
Policy Type	RP-AC	Next Premium Date	22-Nov-23		22-Apr-23	\$9,970
Issue Date	22-Nov-12	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	22-Nov-37	Projected Maturity Value	\$41,430	Next Cash Coupon		\$1,500
Last Premium Date	22-Nov-36			Cash Benefits Interest Rates		2.50%
Illustration for investment on		22-Feb-23		Invested	Maturity	Annual
	2023	2024 to 2036	2037	Total		
Initial Amount	(\$9,892)			(\$9,892)		
Funds into plan	(\$1,025)	(\$13,330)		(\$14,356)		
Total payments				(\$24,248)		
Payout from plan		\$0		\$0		
Maturity Value			\$41,430	\$41,430		
Projected Gain				\$17,182		
% Gain vs Total Payments				70.9%		

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 \$1500 (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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Maturity Date	22-Nov-37
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Next Net Premium	\$1,025
Duration to Maturity	14 yrs 9 mths
Next Premium Date	22-Nov-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$41,430

Initial Amount	22-Feb-23	\$9,892
	22-Mar-23	\$9,928
	22-Apr-23	\$9,970
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$1,500
Cash Benefits Interest Rates		2.50%
Invested	Maturity	Annual

Illustration for investment on 22-Feb-23

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$5000 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.