



TES ID Number	N2264
Policy Number	1002710706
Policy Type	RP-AC
Issue Date	12-May-07
Maturity Date	11-May-30
Last Premium Date	12-May-29

Next Net Premium	\$1,972
Duration to Maturity	7 yrs 2 mths
Next Premium Date	12-May-23
Internal Rate of Return	4.30%
Projected Maturity Value	\$51,630

Initial Amount	12-Mar-23	\$51,258
	12-Apr-23	\$51,443
	12-May-23	\$53,593
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$0
Cash Benefits Interest Rates		3.00%

Illustration for investment on 12-Mar-23					Invested Amount
Date	Initial	Premiums	Cashback	Maturity	
2023	(51,258)				(51,258)
2023		(1,972)			(1,972)
2024		(1,972)			(1,972)
2025		(1,972)			(1,972)
2026		(1,972)			(1,972)
2027		(1,972)			(1,972)
2028		(1,972)	16,000		14,028
2029		(1,972)	16,000		14,028
2030				51,630	
Total	(51,258)	(13,803)	32,000	51,630	(33,061)



TES ID Number	N2264	Next Net Premium	\$1,972	Initial Amount	12-Mar-23	\$51,258
Policy Number	1002710706	Duration to Maturity	7 yrs 2 mths		12-Apr-23	\$51,443
Policy Type	RP-AC	Next Premium Date	12-May-23		12-May-23	\$53,593
Issue Date	12-May-07	Internal Rate of Return	4.30%	Accumulate Cash Coupons		\$0
Maturity Date	11-May-30	Projected Maturity Value	\$51,630	Next Cash Coupon		\$0
Last Premium Date	12-May-29			Cash Benefits Interest Rates		3.00%

Illustration for investment on		12-Mar-23		
	2023	2024 to 2029	2030	Total
Initial Amount	(\$51,258)			(\$51,258)
Funds into plan	(\$1,972)	(\$7,887)		(\$9,859)
Total payments				(\$61,117)
Payout from plan		\$28,056		\$28,056
Maturity Value			\$51,630	\$51,630
Projected Gain				\$18,569
% Gain vs Total Payments				30.4%

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 \$0 (annual cash coupon value) into this policy to yield 3% per annum For this Cash portion, you have the option to withdraw, discontinue and resume anytime.



TES ID Number	N2264
Policy Number	1002710706
Policy Type	RP-AC
Issue Date	12-May-07
Maturity Date	11-May-30
Last Premium Date	12-May-29

Next Net Premium	\$1,972
Duration to Maturity	7 yrs 2 mths
Next Premium Date	12-May-23
Internal Rate of Return	4.30%
Projected Maturity Value	\$51,630

Initial Amount	12-Mar-23	\$51,258
	12-Apr-23	\$51,443
	12-May-23	\$53,593
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$0
Cash Benefits Interest Rates		3.00%
Invested		

Illustration for investment on 12-Mar-23

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$17456 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.