



TES ID Number	P3395
Policy Number	44267209
Policy Type	RP-AC
Issue Date	30-Oct-10
Maturity Date	30-Oct-35
Last Premium Date	30-Oct-34

Next Net Premium	\$497
Duration to Maturity	12 yrs 7 mths
Next Premium Date	30-Oct-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$20,715

Initial Amount	30-Mar-23	\$6,708
	30-Apr-23	\$6,735
	30-May-23	\$6,763

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

Illustration for investment on 30-Mar-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(6,708)			
2023		(1,247)	750	
2024		(1,247)	750	
2025		(1,247)	750	
2026		(1,247)	750	
2027		(1,247)	750	
2028		(1,247)	750	
2029		(1,247)	750	
2030		(1,247)	750	
2031		(1,247)	750	
2032		(1,247)	750	
2033		(1,247)	750	
2034		(1,247)	750	
2035				20,715
<b>Total</b>	<b>(6,708)</b>	<b>(14,969)</b>	<b>9,000</b>	<b>20,715</b>

Invested Amount	Maturity Amount	Annual Returns (%)
(6,708) =>	12,403	6.7%
(497) =>	893	6.6%
(497) =>	851	6.5%
(497) =>	810	6.3%
(497) =>	772	6.1%
(497) =>	735	6.0%
(497) =>	700	5.8%
(497) =>	667	5.7%
(497) =>	635	5.5%
(497) =>	605	5.4%
(497) =>	576	5.3%
(497) =>	548	5.1%
(497) =>	522	5.0%
<b>(12,677) =&gt;</b>	<b>20,715</b>	



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Policy Number	44267209	Duration to Maturity	12 yrs 7 mths		30-Apr-23	\$6,735
Policy Type	RP-AC	Next Premium Date	30-Oct-23		30-May-23	\$6,763
Issue Date	30-Oct-10	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	30-Oct-35	Projected Maturity Value	\$20,715	Next Cash Coupon		\$750
Last Premium Date	30-Oct-34			Cash Benefits Interest Rates		2.50%
<b>Illustration for investment on</b>		<b>30-Mar-23</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>

	2023	2024 to 2034	2035	Total
Initial Amount	(\$6,708)			(\$6,708)
Funds into plan	(\$497)	(\$5,471)		(\$5,969)
Total payments				(\$12,677)
Payout from plan		\$0		\$0
<b>Maturity Value</b>			<b>\$20,715</b>	<b>\$20,715</b>
<b>Projected Gain</b>				<b>\$8,038</b>
<b>% Gain vs Total Payments</b>				<b>63.4%</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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Cash Benefits Interest Rates		2.50%
Invested	Maturity	Annual

Illustration for investment on 30-Mar-23

**Notes**

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$3082 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.