



TES ID Number	P3313
Policy Number	32043741
Policy Type	RP-AC
Issue Date	18-Oct-06
Maturity Date	18-Oct-31
Last Premium Date	18-Oct-30

Net Annual Premium	\$445
Duration to Maturity	8 yrs 11 mths
Next Premium Date	18-Oct-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$17,784

Initial Amount	18-Nov-22	\$8,620
	18-Dec-22	\$8,655
	18-Jan-23	\$8,691

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

Illustration for investment on 18-Nov-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(8,620)			
2023		(1,195)	750	
2024		(1,195)	750	
2025		(1,195)	750	
2026		(1,195)	750	
2027		(1,195)	750	
2028		(1,195)	750	
2029		(1,195)	750	
2030		(1,195)	750	
2031				17,784
Total	(8,620)	(9,560)	6,000	17,784

Invested Amount	Maturity Amount	Annual Returns (%)
(8,620) =>	13,322	6.1%
(445) =>	658	6.0%
(445) =>	626	5.8%
(445) =>	596	5.7%
(445) =>	568	5.5%
(445) =>	541	5.4%
(445) =>	515	5.3%
(445) =>	491	5.1%
(445) =>	467	5.0%
(12,180) =>	17,784	



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Policy Type	RP-AC	Next Premium Date	18-Oct-23		18-Jan-23	\$8,691
Issue Date	18-Oct-06	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	18-Oct-31	Projected Maturity Value	\$17,784	Annual Cash Coupon		\$750
Last Premium Date	18-Oct-30			Cash Benefits Interest Rates		2.50%
Illustration for investment on		18-Nov-22		Invested	Maturity	Annual

	2022	2023 to 2030	2031	Total
Initial Amount	(\$8,620)			(\$8,620)
Funds into plan	\$0	(\$3,560)		(\$3,560)
Total payments				(\$12,180)
Payout from plan		\$0		\$0
Maturity Value			\$17,784	\$17,784
Projected Gain				\$5,604
% Gain vs Total Payments				46.0%

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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Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$750
Cash Benefits Interest Rates		2.50%
Invested	Maturity	Annual

Illustration for investment on 18-Nov-22

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$4035 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.