



TES ID Number	P3609	Net Annual Premium	\$1,377
Policy Number	51384372	Duration to Maturity	10 yrs 3 mths
Policy Type	RP-AC	Next Premium Date	26-Feb-23
Issue Date	26-Feb-13	Internal Rate of Return	5.00%
Maturity Date	26-Feb-33	Projected Maturity Value	\$41,763
Last Premium Date	26-Feb-32		

Initial Amount	26-Nov-22	\$14,288
	26-Dec-22	\$14,344
	26-Jan-23	\$14,404
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$1,675
Cash Benefits Interest Rates		2.50%

Illustration for investment on 26-Nov-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(14,288)			
2023		(3,052)	1,675	
2024		(3,052)	1,675	
2025		(3,052)	1,675	
2026		(3,052)	1,675	
2027		(3,052)	1,675	
2028		(3,052)	1,675	
2029		(3,052)	1,675	
2030		(3,052)	1,675	
2031		(3,052)	1,675	
2032		(3,052)	1,675	
2033				41,763
Total	(14,288)	(30,522)	16,750	41,763

Invested Amount	Maturity Amount	Annual Returns (%)
(14,288) =>	23,574	6.3%
(1,377) =>	2,243	6.3%
(1,377) =>	2,137	6.1%
(1,377) =>	2,035	6.0%
(1,377) =>	1,938	5.8%
(1,377) =>	1,846	5.7%
(1,377) =>	1,758	5.5%
(1,377) =>	1,674	5.4%
(1,377) =>	1,594	5.3%
(1,377) =>	1,518	5.1%
(1,377) =>	1,446	5.0%
(28,060) =>	41,763	



TES
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Issue Date	26-Feb-13	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	26-Feb-33	Projected Maturity Value	\$41,763	Annual Cash Coupon		\$1,675
Last Premium Date	26-Feb-32			Cash Benefits Interest Rates		2.50%

Illustration for investment on		26-Nov-22			
	2022	2023 to 2032	2033	Total	
Initial Amount	(\$14,288)			(\$14,288)	Invested
Funds into plan	\$0	(\$13,772)		(\$13,772)	Maturity
Total payments				(\$28,060)	Annual
Payout from plan		\$0		\$0	
Maturity Value			\$41,763	\$41,763	
Projected Gain				\$13,703	
% Gain vs Total Payments				48.8%	

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 \$1675 (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	26-Feb-33
Last Premium Date	26-Feb-32

Net Annual Premium	\$1,377
Duration to Maturity	10 yrs 3 mths
Next Premium Date	26-Feb-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$41,763

Initial Amount	26-Nov-22	\$14,288
	26-Dec-22	\$14,344
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Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$1,675
Cash Benefits Interest Rates		2.50%
Invested	Maturity	Annual

Illustration for investment on 26-Nov-22

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$13959 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.