



TES ID Number	P3622	Net Annual Premium	\$576
Policy Number	44961012	Duration to Maturity	8 yrs 3 mths
Policy Type	RP-AC	Next Premium Date	17-Mar-23
Issue Date	17-Mar-11	Internal Rate of Return	5.00%
Maturity Date	17-Mar-31	Projected Maturity Value	\$16,206
Last Premium Date	17-Mar-30		

Initial Amount	17-Dec-22	\$6,973
	17-Jan-23	\$7,002
	17-Feb-23	\$7,031

Accumulate Cash Coupons	\$0
Annual Cash Coupon	\$650
Cash Benefits Interest Rates	2.50%

Illustration for investment on 17-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(6,973)			
2023		(1,226)	650	
2024		(1,226)	650	
2025		(1,226)	650	
2026		(1,226)	650	
2027		(1,226)	650	
2028		(1,226)	650	
2029		(1,226)	650	
2030		(1,226)	650	
2031				16,206
Total	(6,973)	(9,808)	5,200	16,206

Invested Amount	Maturity Amount	Annual Returns (%)
(6,973) =>	10,431	6.0%
(576) =>	851	6.0%
(576) =>	810	5.8%
(576) =>	772	5.7%
(576) =>	735	5.5%
(576) =>	700	5.4%
(576) =>	667	5.3%
(576) =>	635	5.1%
(576) =>	605	5.0%
(11,581) =>	16,206	



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Policy Type	RP-AC	Next Premium Date	17-Mar-23		17-Feb-23	\$7,031
Issue Date	17-Mar-11	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	17-Mar-31	Projected Maturity Value	\$16,206	Annual Cash Coupon		\$650
Last Premium Date	17-Mar-30			Cash Benefits Interest Rates		2.50%

Illustration for investment on		17-Dec-22			
	2022	2023 to 2030	2031	Total	
Initial Amount	(\$6,973)			(\$6,973)	Invested
Funds into plan	\$0	(\$4,608)		(\$4,608)	Maturity
Total payments				(\$11,581)	Annual
Payout from plan		\$0		\$0	
Maturity Value			\$16,206	\$16,206	
Projected Gain				\$4,625	
% Gain vs Total Payments				39.9%	

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 \$650 (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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Net Annual Premium	\$576
Duration to Maturity	8 yrs 3 mths
Next Premium Date	17-Mar-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$16,206

Initial Amount	17-Dec-22	\$6,973
	17-Jan-23	\$7,002
	17-Feb-23	\$7,031
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$650
Cash Benefits Interest Rates		2.50%
Invested	Maturity	Annual

Illustration for investment on 17-Dec-22

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$5921 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.