



TES ID Number	P3632	Net Annual Premium	\$1,713
Policy Number	42163753	Duration to Maturity	12 yrs 2 mths
Policy Type	RP-AC	Next Premium Date	30-Jan-23
Issue Date	30-Jan-10	Internal Rate of Return	5.00%
Maturity Date	30-Jan-35	Projected Maturity Value	\$82,862
Last Premium Date	30-Jan-34		

Initial Amount	30-Nov-22	\$29,940
	30-Dec-22	\$30,060
	30-Jan-23	\$31,895

Accumulate Cash Coupons	\$0
Annual Cash Coupon	\$3,000
Cash Benefits Interest Rates	2.50%

Illustration for investment on 30-Nov-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(29,940)			
2023		(4,713)	3,000	
2024		(4,713)	3,000	
2025		(4,713)	3,000	
2026		(4,713)	3,000	
2027		(4,713)	3,000	
2028		(4,713)	3,000	
2029		(4,713)	3,000	
2030		(4,713)	3,000	
2031		(4,713)	3,000	
2032		(4,713)	3,000	
2033		(4,713)	3,000	
2034		(4,713)	3,000	
2035				82,862
Total	(29,940)	(56,556)	36,000	82,862

Invested Amount	Maturity Amount	Annual Returns (%)
(29,940) =>	54,234	6.7%
(1,713) =>	3,076	6.6%
(1,713) =>	2,930	6.5%
(1,713) =>	2,790	6.3%
(1,713) =>	2,657	6.1%
(1,713) =>	2,531	6.0%
(1,713) =>	2,410	5.8%
(1,713) =>	2,295	5.7%
(1,713) =>	2,186	5.5%
(1,713) =>	2,082	5.4%
(1,713) =>	1,983	5.3%
(1,713) =>	1,888	5.1%
(1,713) =>	1,799	5.0%
(50,496) =>	82,862	



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Policy Type	RP-AC	Next Premium Date	30-Jan-23		30-Jan-23	\$31,895
Issue Date	30-Jan-10	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	30-Jan-35	Projected Maturity Value	\$82,862	Annual Cash Coupon		\$3,000
Last Premium Date	30-Jan-34			Cash Benefits Interest Rates		2.50%

Illustration for investment on		30-Nov-22			
	2022	2023 to 2034	2035	Total	
Initial Amount	(\$29,940)			(\$29,940)	Invested
Funds into plan	\$0	(\$20,556)		(\$20,556)	Maturity
Total payments				(\$50,496)	Annual
Payout from plan		\$0		\$0	
Maturity Value			\$82,862	\$82,862	
Projected Gain				\$32,366	
% Gain vs Total Payments				64.1%	

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 \$3000 (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	30-Jan-35
Last Premium Date	30-Jan-34

Net Annual Premium	\$1,713
Duration to Maturity	12 yrs 2 mths
Next Premium Date	30-Jan-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$82,862

Initial Amount	30-Nov-22	\$29,940
	30-Dec-22	\$30,060
	30-Jan-23	\$31,895
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$3,000
Cash Benefits Interest Rates		2.50%
Invested	Maturity	Annual

Illustration for investment on 30-Nov-22

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$13558 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.