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|-------------------|-----------|--------------------------|---------------|
| TES ID Number | P3633 | Net Annual Premium | \$2,313 |
| Policy Number | 41867166 | 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 | \$103,577 |
| Last Premium Date | 30-Jan-34 | | |

| | | |
|------------------------------|-----------|----------|
| Initial Amount | 30-Nov-22 | \$35,835 |
| | 30-Dec-22 | \$35,980 |
| | 30-Jan-23 | \$38,445 |
| Accumulate Cash Coupons | | \$0 |
| Annual Cash Coupon | | \$3,750 |
| Cash Benefits Interest Rates | | 2.50% |

| Illustration for investment on 30-Nov-22 | | | | |
|--|----------|----------|----------|----------|
| Date | Initial | Premiums | Cashback | Maturity |
| 2022 | (35,835) | | | |
| 2023 | | (6,063) | 3,750 | |
| 2024 | | (6,063) | 3,750 | |
| 2025 | | (6,063) | 3,750 | |
| 2026 | | (6,063) | 3,750 | |
| 2027 | | (6,063) | 3,750 | |
| 2028 | | (6,063) | 3,750 | |
| 2029 | | (6,063) | 3,750 | |
| 2030 | | (6,063) | 3,750 | |
| 2031 | | (6,063) | 3,750 | |
| 2032 | | (6,063) | 3,750 | |
| 2033 | | (6,063) | 3,750 | |
| 2034 | | (6,063) | 3,750 | |
| 2035 | | | | 103,577 |
| Total | (35,835) | (72,756) | 45,000 | 103,577 |

| Invested Amount | Maturity Amount | Annual Returns (%) |
|-----------------|-----------------|--------------------|
| (35,835) => | 64,919 | 6.7% |
| (2,313) => | 4,154 | 6.6% |
| (2,313) => | 3,956 | 6.5% |
| (2,313) => | 3,768 | 6.3% |
| (2,313) => | 3,588 | 6.1% |
| (2,313) => | 3,417 | 6.0% |
| (2,313) => | 3,255 | 5.8% |
| (2,313) => | 3,100 | 5.7% |
| (2,313) => | 2,952 | 5.5% |
| (2,313) => | 2,812 | 5.4% |
| (2,313) => | 2,678 | 5.3% |
| (2,313) => | 2,550 | 5.1% |
| (2,313) => | 2,429 | 5.0% |
| (63,591) => | 103,577 | |



| | | | | | | |
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| 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 | (\$35,835) | | | (\$35,835) | Invested |
| Funds into plan | \$0 | (\$27,756) | | (\$27,756) | Maturity |
| Total payments | | | | (\$63,591) | Annual |
| Payout from plan | | \$0 | | \$0 | |
| Maturity Value | | | \$103,577 | \$103,577 | |
| Projected Gain | | | | \$39,986 | |
| % Gain vs Total Payments | | | | 62.9% | |

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 \$3750 (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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|---------------------------------------|------------------|---------------------------------|----------------------|-------------------------------------|------------------|-----------------|
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| Policy Number | 41867166 | Duration to Maturity | 12 yrs 2 mths | | 30-Dec-22 | \$35,980 |
| Policy Type | RP-AC | Next Premium Date | 30-Jan-23 | | 30-Jan-23 | \$38,445 |
| Issue Date | 30-Jan-10 | Internal Rate of Return | 5.00% | Accumulate Cash Coupons | | \$0 |
| Maturity Date | 30-Jan-35 | Projected Maturity Value | \$103,577 | Annual Cash Coupon | | \$3,750 |
| Last Premium Date | 30-Jan-34 | | | Cash Benefits Interest Rates | | 2.50% |
| Illustration for investment on | | 30-Nov-22 | | Invested | Maturity | Annual |

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$16947 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.