



TES ID Number	P3640	Net Annual Premium	\$452
Policy Number	35294459	Duration to Maturity	10 yrs 0 mths
Policy Type	RP-AC	Next Premium Date	22-Nov-23
Issue Date	22-Nov-07	Internal Rate of Return	5.00%
Maturity Date	22-Nov-32	Projected Maturity Value	\$17,784
Last Premium Date	22-Nov-31		

Initial Amount	22-Nov-22	\$7,700
	22-Dec-22	\$7,732
	22-Jan-23	\$7,764
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$750
Cash Benefits Interest Rates		2.50%

Illustration for investment on 22-Nov-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(7,700)			
2023		(1,202)	750	
2024		(1,202)	750	
2025		(1,202)	750	
2026		(1,202)	750	
2027		(1,202)	750	
2028		(1,202)	750	
2029		(1,202)	750	
2030		(1,202)	750	
2031		(1,202)	750	
2032				17,784
Total	(7,700)	(10,819)	6,750	17,784

Invested Amount	Maturity Amount	Annual Returns (%)
(7,700) =>	12,549	6.3%
(452) =>	701	6.1%
(452) =>	668	6.0%
(452) =>	636	5.8%
(452) =>	606	5.7%
(452) =>	577	5.5%
(452) =>	550	5.4%
(452) =>	523	5.3%
(452) =>	498	5.1%
(452) =>	475	5.0%
(11,769) =>	17,784	



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Illustration for investment on		22-Nov-22			Invested	Maturity	Annual
	2022	2023 to 2031	2032	Total			
Initial Amount	(\$7,700)			(\$7,700)			
Funds into plan	\$0	(\$4,069)		(\$4,069)			
Total payments				(\$11,769)			
Payout from plan		\$0		\$0			
Maturity Value			\$17,784	\$17,784			
Projected Gain				\$6,015			
% Gain vs Total Payments				51.1%			

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 \$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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Next Premium Date	22-Nov-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$17,784

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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 22-Nov-22

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$4375 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.