



TES ID Number	P3665	Net Annual Premium	\$1,010
Policy Number	53835392	Duration to Maturity	10 yrs 11 mths
Policy Type	RP-AC	Next Premium Date	26-Oct-23
Issue Date	26-Oct-13	Internal Rate of Return	5.00%
Maturity Date	26-Oct-33	Projected Maturity Value	\$28,079
Last Premium Date	26-Oct-32		

Initial Amount	26-Nov-22	\$8,651
	26-Dec-22	\$8,685
	26-Jan-23	\$8,722

Accumulate Cash Coupons	\$0
Annual Cash Coupon	\$1,250
Cash Benefits Interest Rates	2.50%

Illustration for investment on 26-Nov-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(8,651)			
2023		(2,260)	1,250	
2024		(2,260)	1,250	
2025		(2,260)	1,250	
2026		(2,260)	1,250	
2027		(2,260)	1,250	
2028		(2,260)	1,250	
2029		(2,260)	1,250	
2030		(2,260)	1,250	
2031		(2,260)	1,250	
2032		(2,260)	1,250	
2033				28,079
Total	(8,651)	(22,598)	12,500	28,079

Invested Amount	Maturity Amount	Annual Returns (%)
(8,651) =>	14,743	6.5%
(1,010) =>	1,645	6.3%
(1,010) =>	1,566	6.1%
(1,010) =>	1,492	6.0%
(1,010) =>	1,421	5.8%
(1,010) =>	1,353	5.7%
(1,010) =>	1,289	5.5%
(1,010) =>	1,227	5.4%
(1,010) =>	1,169	5.3%
(1,010) =>	1,113	5.1%
(1,010) =>	1,060	5.0%
(18,749) =>	28,079	



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Policy Type	RP-AC	Next Premium Date	26-Oct-23		26-Jan-23	\$8,722
Issue Date	26-Oct-13	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	26-Oct-33	Projected Maturity Value	\$28,079	Annual Cash Coupon		\$1,250
Last Premium Date	26-Oct-32			Cash Benefits Interest Rates		2.50%

Illustration for investment on		26-Nov-22			
	2022	2023 to 2032	2033	Total	
Initial Amount	-\$8,651			-\$8,651	Invested
Funds into plan	\$0	-\$10,098		-\$10,098	Maturity
Total payments				-\$18,749	Annual
Payout from plan		\$0		\$0	
Maturity Value			\$28,079	\$28,079	
Projected Gain				\$9,331	
% Gain vs Total Payments				49.8%	

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 \$1250 (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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Duration to Maturity	10 yrs 11 mths
Next Premium Date	26-Oct-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$28,079

Initial Amount	26-Nov-22	\$8,651
	26-Dec-22	\$8,685
	26-Jan-23	\$8,722
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$1,250
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 \$10417 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.