



TES ID Number	M1959	Net Annual Premium	\$1,287
Policy Number	1491081570	Duration to Maturity	9 yrs 8 mths
Policy Type	RP-AC	Next Premium Date	24-Jul-23
Issue Date	24-Jul-07	Internal Rate of Return	5.00%
Maturity Date	24-Jul-32	Projected Maturity Value	\$41,509
Last Premium Date	24-Jul-31		

Initial Amount	24-Nov-22	\$16,594
	24-Dec-22	\$16,660
	24-Jan-23	\$16,730

Accumulate Cash Coupons	\$0
Annual Cash Coupon	\$2,200
Cash Benefits Interest Rates	3.00%

Illustration for investment on 24-Nov-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(16,594)			
2023		(3,487)	2,200	
2024		(3,487)	2,200	
2025		(3,487)	2,200	
2026		(3,487)	2,200	
2027		(3,487)	2,200	
2028		(3,487)	2,200	
2029		(3,487)	2,200	
2030		(3,487)	2,200	
2031		(3,487)	2,200	
2032				41,509
Total	(16,594)	(31,387)	19,800	41,509

Invested Amount	Maturity Amount	Annual Returns (%)
(16,594) =>	26,602	6.2%
(1,287) =>	1,997	6.1%
(1,287) =>	1,902	6.0%
(1,287) =>	1,812	5.8%
(1,287) =>	1,725	5.7%
(1,287) =>	1,643	5.5%
(1,287) =>	1,565	5.4%
(1,287) =>	1,490	5.3%
(1,287) =>	1,419	5.1%
(1,287) =>	1,352	5.0%
(28,181) =>	41,509	



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Issue Date	24-Jul-07	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	24-Jul-32	Projected Maturity Value	\$41,509	Annual Cash Coupon		\$2,200
Last Premium Date	24-Jul-31			Cash Benefits Interest Rates		3.00%

Illustration for investment on		24-Nov-22			Invested	Maturity	Annual
	2022	2023 to 2031	2032	Total			
Initial Amount	-\$16,594			-\$16,594			
Funds into plan	\$0	-\$11,587		-\$11,587			
Total payments				-\$28,181			
Payout from plan		\$0		\$0			
Maturity Value			\$41,509	\$41,509			
Projected Gain				\$13,328			
% Gain vs Total Payments				47.3%			

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 \$2200 (annual cash coupon value) into this policy to yield 3% per annum. For this Cash portion, you have the option to withdraw, discontinue and resume anytime.



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Policy Type	RP-AC	Next Premium Date	24-Jul-23		24-Jan-23	\$16,730
Issue Date	24-Jul-07	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	24-Jul-32	Projected Maturity Value	\$41,509	Annual Cash Coupon		\$2,200
Last Premium Date	24-Jul-31			Cash Benefits Interest Rates		3.00%
Illustration for investment on		24-Nov-22		Invested	Maturity	Annual

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$16032 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.