



TES ID Number	P3674	Net Annual Premium	\$718
Policy Number	49842559	Duration to Maturity	15 yrs 3 mths
Policy Type	RP-AC	Next Premium Date	8-Mar-23
Issue Date	8-Mar-13	Internal Rate of Return	5.00%
Maturity Date	8-Mar-38	Projected Maturity Value	\$29,692
Last Premium Date	8-Mar-37		

Initial Amount	8-Dec-22	\$6,371
	8-Jan-23	\$6,397
	8-Feb-23	\$6,423
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$1,075
Cash Benefits Interest Rates		2.50%

Illustration for investment on 8-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(6,371)			
2023		(1,793)	1,075	
2024		(1,793)	1,075	
2025		(1,793)	1,075	
2026		(1,793)	1,075	
2027		(1,793)	1,075	
2028		(1,793)	1,075	
2029		(1,793)	1,075	
2030		(1,793)	1,075	
2031		(1,793)	1,075	
2032		(1,793)	1,075	
2033		(1,793)	1,075	
2034		(1,793)	1,075	
2035		(1,793)	1,075	
2036		(1,793)	1,075	
2037		(1,793)	1,075	
2038				29,692
Total	(6,371)	(26,900)	16,125	29,692

Invested Amount	Maturity Amount	Annual Returns (%)
(6,371) =>	13,417	7.3%
(718) =>	1,493	7.2%
(718) =>	1,422	7.0%
(718) =>	1,354	6.8%
(718) =>	1,290	6.6%
(718) =>	1,229	6.5%
(718) =>	1,170	6.3%
(718) =>	1,114	6.1%
(718) =>	1,061	6.0%
(718) =>	1,011	5.8%
(718) =>	963	5.7%
(718) =>	917	5.5%
(718) =>	873	5.4%
(718) =>	832	5.3%
(718) =>	792	5.1%
(718) =>	754	5.0%
(17,146) =>	29,692	



TES
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Illustration for investment on		8-Dec-22		Invested	Maturity	Annual
	2022	2023 to 2037	2038	Total		
Initial Amount	-\$6,371			-\$6,371		
Funds into plan	\$0	-\$10,775		-\$10,775		
Total payments				-\$17,146		
Payout from plan		\$0		\$0		
Maturity Value			\$29,692	\$29,692		
Projected Gain				\$12,546		
% Gain vs Total Payments				73.2%		

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 \$1075 (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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Projected Maturity Value	\$29,692

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Invested	Maturity	Annual

Illustration for investment on 8-Dec-22

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$3583 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.