



TES ID Number	P3676	Net Annual Premium	\$442
Policy Number	33820296	Duration to Maturity	9 yrs 8 mths
Policy Type	RP-AC	Next Premium Date	30-Jul-23
Issue Date	30-Jul-07	Internal Rate of Return	5.00%
Maturity Date	30-Jul-32	Projected Maturity Value	\$17,784
Last Premium Date	30-Jul-31		

Initial Amount	30-Nov-22	\$7,901
	30-Dec-22	\$7,933
	30-Jan-23	\$7,965

Accumulate Cash Coupons	\$0
Annual Cash Coupon	\$750
Cash Benefits Interest Rates	2.50%

Illustration for investment on 30-Nov-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(7,901)			
2023		(1,192)	750	
2024		(1,192)	750	
2025		(1,192)	750	
2026		(1,192)	750	
2027		(1,192)	750	
2028		(1,192)	750	
2029		(1,192)	750	
2030		(1,192)	750	
2031		(1,192)	750	
2032				17,784
Total	(7,901)	(10,728)	6,750	17,784

Invested Amount	Maturity Amount	Annual Returns (%)
(7,901) =>	12,666	6.2%
(442) =>	686	6.1%
(442) =>	653	6.0%
(442) =>	622	5.8%
(442) =>	592	5.7%
(442) =>	564	5.5%
(442) =>	537	5.4%
(442) =>	512	5.3%
(442) =>	487	5.1%
(442) =>	464	5.0%
(11,879) =>	17,784	



TES
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Issue Date	30-Jul-07	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	30-Jul-32	Projected Maturity Value	\$17,784	Annual Cash Coupon		\$750
Last Premium Date	30-Jul-31			Cash Benefits Interest Rates		2.50%

Illustration for investment on		30-Nov-22			
	2022	2023 to 2031	2032	Total	
Initial Amount	-\$7,901			-\$7,901	Invested
Funds into plan	\$0	-\$3,978		-\$3,978	Maturity
Total payments				-\$11,879	Annual
Payout from plan		\$0		\$0	
Maturity Value			\$17,784	\$17,784	
Projected Gain				\$5,905	
% Gain vs Total Payments				49.7%	

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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Net Annual Premium	\$442
Duration to Maturity	9 yrs 8 mths
Next Premium Date	30-Jul-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$17,784

Initial Amount	30-Nov-22	\$7,901
	30-Dec-22	\$7,933
	30-Jan-23	\$7,965
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$750
Cash Benefits Interest Rates		2.50%
Invested	Maturity	Annual

Illustration for investment on 30-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.