



TES ID Number	P3685	Net Annual Premium	\$1,356
Policy Number	47540648	Duration to Maturity	14 yrs 5 mths
Policy Type	RP-AC	Next Premium Date	25-Apr-23
Issue Date	25-Apr-12	Internal Rate of Return	5.00%
Maturity Date	25-Apr-37	Projected Maturity Value	\$60,765
Last Premium Date	25-Apr-36		

Initial Amount	25-Nov-22	\$16,255
	25-Dec-22	\$16,320
	25-Jan-23	\$16,390

Accumulate Cash Coupons	\$0
Annual Cash Coupon	\$2,200
Cash Benefits Interest Rates	2.50%

Illustration for investment on 25-Nov-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(16,255)			
2023		(3,556)	2,200	
2024		(3,556)	2,200	
2025		(3,556)	2,200	
2026		(3,556)	2,200	
2027		(3,556)	2,200	
2028		(3,556)	2,200	
2029		(3,556)	2,200	
2030		(3,556)	2,200	
2031		(3,556)	2,200	
2032		(3,556)	2,200	
2033		(3,556)	2,200	
2034		(3,556)	2,200	
2035		(3,556)	2,200	
2036		(3,556)	2,200	
2037				60,765
Total	(16,255)	(49,779)	30,800	60,765

Invested Amount	Maturity Amount	Annual Returns (%)
(16,255) =>	32,867	7.1%
(1,356) =>	2,684	7.0%
(1,356) =>	2,556	6.8%
(1,356) =>	2,435	6.6%
(1,356) =>	2,319	6.5%
(1,356) =>	2,208	6.3%
(1,356) =>	2,103	6.1%
(1,356) =>	2,003	6.0%
(1,356) =>	1,908	5.8%
(1,356) =>	1,817	5.7%
(1,356) =>	1,730	5.5%
(1,356) =>	1,648	5.4%
(1,356) =>	1,569	5.3%
(1,356) =>	1,495	5.1%
(1,356) =>	1,423	5.0%
(35,234) =>	60,765	



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Illustration for investment on		25-Nov-22			Invested	Maturity	Annual
	2022	2023 to 2036	2037	Total			
Initial Amount	(\$16,255)			(\$16,255)			
Funds into plan	\$0	(\$18,979)		(\$18,979)			
Total payments				(\$35,234)			
Payout from plan		\$0		\$0			
Maturity Value			\$60,765	\$60,765			
Projected Gain				\$25,531			
% Gain vs Total Payments				72.5%			

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 2.5% per annum. For this Cash portion, you have the option to withdraw, discontinue and resume anytime.



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Illustration for investment on		25-Nov-22		Invested	Maturity	Annual

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$8174 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.