



TES ID Number	E1256	Net Annual Premium	\$5,436
Policy Number	10001962	Duration to Maturity	7 yrs 0 mths
Policy Type	RP-AC	Next Premium Date	8-Dec-23
Issue Date	8-Dec-14	Internal Rate of Return	4.30%
Maturity Date	8-Dec-29	Projected Maturity Value	\$103,523
Last Premium Date	8-Dec-28		

Initial Amount	8-Dec-22	\$48,865
	8-Jan-23	\$49,040
	8-Feb-23	\$49,215

Accumulate Cash Coupons	\$0
Annual Cash Coupon	\$4,650
Cash Benefits Interest Rates	1.20%

Illustration for investment on 8-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(48,865)			
2023		(10,086)	4,650	
2024		(10,086)	4,650	
2025		(10,086)	4,650	
2026		(10,086)	4,650	
2027		(10,086)	4,650	
2028		(10,086)	4,650	
2029				103,523
Total	(48,865)	(60,515)	27,900	103,523

Invested Amount	Maturity Amount	Annual Returns (%)
(48,865) =>	65,632	4.9%
(5,436) =>	6,998	4.8%
(5,436) =>	6,709	4.7%
(5,436) =>	6,433	4.6%
(5,436) =>	6,168	4.5%
(5,436) =>	5,914	4.4%
(5,436) =>	5,669	4.3%
(81,480) =>	103,523	



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Illustration for investment on		8-Dec-22			
	2022	2023 to 2028	2029	Total	
Initial Amount	(\$48,865)			(\$48,865)	Invested
Funds into plan	\$0	(\$32,615)		(\$32,615)	Maturity
Total payments				(\$81,480)	Annual
Payout from plan		\$0		\$0	
Maturity Value			\$103,523	\$103,523	
Projected Gain				\$22,043	
% Gain vs Total Payments				27.1%	

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 \$4650 (annual cash coupon value) into this policy to yield 1.2% per annum For this Cash portion, you have the option to withdraw, discontinue and resume anytime.



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Illustration for investment on		8-Dec-22		Invested	Maturity	Annual

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$51150 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.