



TES ID Number	P3692	Net Annual Premium	\$885
Policy Number	53909484	Duration to Maturity	5 yrs 11 mths
Policy Type	RP-AC	Next Premium Date	6-Nov-23
Issue Date	6-Nov-13	Internal Rate of Return	4.30%
Maturity Date	6-Nov-28	Projected Maturity Value	\$16,679
Last Premium Date	6-Nov-27		

Initial Amount	6-Dec-22	\$9,077
	6-Jan-23	\$9,109
	6-Feb-23	\$9,142

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

Illustration for investment on 6-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(9,077)			
2023		(1,635)	750	
2024		(1,635)	750	
2025		(1,635)	750	
2026		(1,635)	750	
2027		(1,635)	750	
2028				16,679
<b>Total</b>	<b>(9,077)</b>	<b>(8,176)</b>	<b>3,750</b>	<b>16,679</b>

Invested Amount	Maturity Amount	Annual Returns (%)
(9,077) =>	11,648	4.8%
(885) =>	1,093	4.7%
(885) =>	1,047	4.6%
(885) =>	1,004	4.5%
(885) =>	963	4.4%
(885) =>	923	4.3%
<b>(13,503) =&gt;</b>	<b>16,679</b>	



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Maturity Date	6-Nov-28	Projected Maturity Value	\$16,679	Annual Cash Coupon		\$750
Last Premium Date	6-Nov-27			Cash Benefits Interest Rates		2.50%

Illustration for investment on		6-Dec-22			
	2022	2023 to 2027	2028	Total	
Initial Amount	-\$9,077			-\$9,077	Invested
Funds into plan	\$0	-\$4,426		-\$4,426	Maturity
Total payments				-\$13,503	Annual
Payout from plan		\$0		\$0	
Maturity Value			\$16,679	\$16,679	
Projected Gain				\$3,176	
% Gain vs Total Payments				23.5%	

### 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 \$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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<b>Policy Type</b>	RP-AC	<b>Next Premium Date</b>	6-Nov-23		6-Feb-23	<b>\$9,142</b>
<b>Issue Date</b>	6-Nov-13	<b>Internal Rate of Return</b>	<b>4.30%</b>	<b>Accumulate Cash Coupons</b>		\$0
<b>Maturity Date</b>	6-Nov-28	<b>Projected Maturity Value</b>	<b>\$16,679</b>	<b>Annual Cash Coupon</b>		\$750
<b>Last Premium Date</b>	6-Nov-27			<b>Cash Benefits Interest Rates</b>		2.50%
<b>Illustration for investment on</b>		<b>6-Dec-22</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>

**Notes**

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$10000 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.