



TES ID Number	P3704	Net Annual Premium	\$1,148
Policy Number	58342821	Duration to Maturity	17 yrs 3 mths
Policy Type	RP-AC	Next Premium Date	2-Mar-23
Issue Date	2-Mar-15	Internal Rate of Return	5.00%
Maturity Date	2-Mar-40	Projected Maturity Value	\$44,616
Last Premium Date	2-Mar-39		

Initial Amount	2-Dec-22	\$5,794
	2-Jan-23	\$5,818
	2-Feb-23	\$5,842

Accumulate Cash Coupons	\$0
Annual Cash Coupon	\$1,875
Cash Benefits Interest Rates	2.50%

Illustration for investment on 2-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(5,794)			
2023		(3,023)	1,875	
2024		(3,023)	1,875	
2025		(3,023)	1,875	
2026		(3,023)	1,875	
2027		(3,023)	1,875	
2028		(3,023)	1,875	
2029		(3,023)	1,875	
2030		(3,023)	1,875	
2031		(3,023)	1,875	
2032		(3,023)	1,875	
2033		(3,023)	1,875	
2034		(3,023)	1,875	
2035		(3,023)	1,875	
2036		(3,023)	1,875	
2037		(3,023)	1,875	
2038		(3,023)	1,875	
2039		(3,023)	1,875	
2040				44,616
Total	(5,794)	(51,395)	31,875	44,616

Invested Amount	Maturity Amount	Annual Returns (%)
(5,794) =>	13,460	7.7%
(1,148) =>	2,632	7.6%
(1,148) =>	2,506	7.4%
(1,148) =>	2,387	7.2%
(1,148) =>	2,274	7.0%
(1,148) =>	2,165	6.8%
(1,148) =>	2,062	6.6%
(1,148) =>	1,964	6.5%
(1,148) =>	1,870	6.3%
(1,148) =>	1,781	6.1%
(1,148) =>	1,696	6.0%
(1,148) =>	1,616	5.8%
(1,148) =>	1,539	5.7%
(1,148) =>	1,466	5.5%
(1,148) =>	1,396	5.4%
(1,148) =>	1,329	5.3%
(1,148) =>	1,266	5.1%
(1,148) =>	1,206	5.0%
(25,314) =>	44,616	



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Policy Type	RP-AC	Next Premium Date	2-Mar-23		2-Feb-23	\$5,842
Issue Date	2-Mar-15	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	2-Mar-40	Projected Maturity Value	\$44,616	Annual Cash Coupon		\$1,875
Last Premium Date	2-Mar-39			Cash Benefits Interest Rates		2.50%
<b>Illustration for investment on</b>		<b>2-Dec-22</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>
	2022	2023 to 2039	2040	Total		
Initial Amount	-\$5,794			-\$5,794		
Funds into plan	\$0	-\$19,520		-\$19,520		
Total payments				-\$25,314		
Payout from plan		\$0		\$0		
<b>Maturity Value</b>			<b>\$44,616</b>	<b>\$44,616</b>		
<b>Projected Gain</b>				<b>\$19,302</b>		
<b>% Gain vs Total Payments</b>				<b>76.2%</b>		

**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 \$1875 (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 Number</b>	58342821
<b>Policy Type</b>	RP-AC
<b>Issue Date</b>	2-Mar-15
<b>Maturity Date</b>	2-Mar-40
<b>Last Premium Date</b>	2-Mar-39

<b>Net Annual Premium</b>	\$1,148
<b>Duration to Maturity</b>	17 yrs 3 mths
<b>Next Premium Date</b>	2-Mar-23
<b>Internal Rate of Return</b>	5.00%
<b>Projected Maturity Value</b>	\$44,616

<b>Initial Amount</b>	2-Dec-22	\$5,794
	2-Jan-23	\$5,818
	2-Feb-23	\$5,842
<b>Accumulate Cash Coupons</b>		\$0
<b>Annual Cash Coupon</b>		\$1,875
<b>Cash Benefits Interest Rates</b>		2.50%
<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>

**Illustration for investment on 2-Dec-22**

**Notes**

This product is underwritten by the relevant insurance company.  
 Projected Maturity Value, of which \$4891 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.