



TES ID Number	P3717	Net Annual Premium	\$624
Policy Number	34564448	Duration to Maturity	10 yrs 0 mths
Policy Type	RP-AC	Next Premium Date	6-Dec-23
Issue Date	6-Dec-07	Internal Rate of Return	5.00%
Maturity Date	6-Dec-32	Projected Maturity Value	\$23,712
Last Premium Date	6-Dec-31		

Initial Amount	6-Dec-22	\$10,117
	6-Jan-23	\$10,159
	6-Feb-23	\$10,201

Accumulate Cash Coupons	\$0
Annual Cash Coupon	\$1,000
Cash Benefits Interest Rates	2.50%

Illustration for investment on 6-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(10,117)			
2023		(1,624)	1,000	
2024		(1,624)	1,000	
2025		(1,624)	1,000	
2026		(1,624)	1,000	
2027		(1,624)	1,000	
2028		(1,624)	1,000	
2029		(1,624)	1,000	
2030		(1,624)	1,000	
2031		(1,624)	1,000	
2032				23,712
Total	(10,117)	(14,616)	9,000	23,712

Invested Amount	Maturity Amount	Annual Returns (%)
(10,117) =>	16,487	6.3%
(624) =>	968	6.1%
(624) =>	922	6.0%
(624) =>	878	5.8%
(624) =>	836	5.7%
(624) =>	796	5.5%
(624) =>	758	5.4%
(624) =>	722	5.3%
(624) =>	688	5.1%
(624) =>	655	5.0%
(15,733) =>	23,712	



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Policy Type	RP-AC	Next Premium Date	6-Dec-23		6-Feb-23	\$10,201
Issue Date	6-Dec-07	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	6-Dec-32	Projected Maturity Value	\$23,712	Annual Cash Coupon		\$1,000
Last Premium Date	6-Dec-31			Cash Benefits Interest Rates		2.50%

Illustration for investment on		6-Dec-22			
	2022	2023 to 2031	2032	Total	
Initial Amount	(\$10,117)			(\$10,117)	Invested
Funds into plan	\$0	(\$5,616)		(\$5,616)	Maturity
Total payments				(\$15,733)	Annual
Payout from plan		\$0		\$0	
Maturity Value			\$23,712	\$23,712	
Projected Gain				\$7,979	
% Gain vs Total Payments				50.7%	

### 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 \$1000 (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.



<b>TES ID Number</b>	P3717	<b>Net Annual Premium</b>	\$624	<b>Initial Amount</b>	6-Dec-22	<b>\$10,117</b>
<b>Policy Number</b>	34564448	<b>Duration to Maturity</b>	10 yrs 0 mths		6-Jan-23	<b>\$10,159</b>
<b>Policy Type</b>	RP-AC	<b>Next Premium Date</b>	6-Dec-23		6-Feb-23	<b>\$10,201</b>
<b>Issue Date</b>	6-Dec-07	<b>Internal Rate of Return</b>	<b>5.00%</b>	<b>Accumulate Cash Coupons</b>		\$0
<b>Maturity Date</b>	6-Dec-32	<b>Projected Maturity Value</b>	<b>\$23,712</b>	<b>Annual Cash Coupon</b>		\$1,000
<b>Last Premium Date</b>	6-Dec-31			<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 \$5833 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.