



TES ID Number	A6635	#REF!	\$320
Policy Number	L536262888	Duration to Maturity	9 yrs 11 mths
Policy Type	RP-AC	Next Premium Date	14-Nov-23
Issue Date	14-Nov-07	Internal Rate of Return	5.00%
Maturity Date	14-Nov-32	Projected Maturity Value	\$12,478
Last Premium Date	14-Nov-31		

Initial Amount	14-Dec-22	\$5,409
	14-Jan-23	\$5,431
	14-Feb-23	\$5,453

Accumulate Cash Coupons	\$0
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#REF!	\$500
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Cash Benefits Interest Rates	2.75%
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Illustration for investment on 14-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(5,409)			
2023		(820)	500	
2024		(820)	500	
2025		(820)	500	
2026		(820)	500	
2027		(820)	500	
2028		(820)	500	
2029		(820)	500	
2030		(820)	500	
2031		(820)	500	
2032				12,478
Total	(5,409)	(7,376)	4,500	12,478

Invested Amount	Maturity Amount	Annual Returns (%)
(5,409) =>	8,779	6.3%
(320) =>	496	6.1%
(320) =>	472	6.0%
(320) =>	450	5.8%
(320) =>	428	5.7%
(320) =>	408	5.5%
(320) =>	388	5.4%
(320) =>	370	5.3%
(320) =>	352	5.1%
(320) =>	336	5.0%
(8,285) =>	12,478	



TES ID Number	A6635	#REF!	\$320	Initial Amount	14-Dec-22	\$5,409
Policy Number	L536262888	Duration to Maturity	9 yrs 11 mths		14-Jan-23	\$5,431
Policy Type	RP-AC	Next Premium Date	14-Nov-23		14-Feb-23	\$5,453
Issue Date	14-Nov-07	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	14-Nov-32	Projected Maturity Value	\$12,478	#REF!		\$500
Last Premium Date	14-Nov-31			Cash Benefits Interest Rates		2.75%

Illustration for investment on		14-Dec-22			
	2022	2023 to 2031	2032	Total	
Initial Amount	(\$5,409)			(\$5,409)	Invested
Funds into plan	\$0	(\$2,876)		(\$2,876)	Maturity
Total payments				(\$8,285)	Annual
Payout from plan		\$0		\$0	
Maturity Value			\$12,478	\$12,478	
Projected Gain				\$4,194	
% Gain vs Total Payments				50.6%	

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 \$500 (annual cash coupon value) into this policy to yield 2.75% per annum. For this Cash portion, you have the option to withdraw, discontinue and resume anytime.



TES ID Number	A6635	#REF!	\$320	Initial Amount	14-Dec-22	\$5,409
Policy Number	L536262888	Duration to Maturity	9 yrs 11 mths		14-Jan-23	\$5,431
Policy Type	RP-AC	Next Premium Date	14-Nov-23		14-Feb-23	\$5,453
Issue Date	14-Nov-07	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	14-Nov-32	Projected Maturity Value	\$12,478	#REF!		\$500
Last Premium Date	14-Nov-31			Cash Benefits Interest Rates		2.75%
Illustration for investment on		14-Dec-22		Invested	Maturity	Annual

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$2068 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.