



TES ID Number	P3722	Net Annual Premium	\$840
Policy Number	45456525	Duration to Maturity	8 yrs 7 mths
Policy Type	RP-AC	Next Premium Date	30-Jun-23
Issue Date	30-Jun-11	Internal Rate of Return	5.00%
Maturity Date	30-Jun-31	Projected Maturity Value	\$26,180
Last Premium Date	30-Jun-30		

Initial Amount	30-Nov-22	\$11,680
	30-Dec-22	\$11,727
	30-Jan-23	\$11,775

Accumulate Cash Coupons	\$0
Annual Cash Coupon	\$1,050
Cash Benefits Interest Rates	2.50%

Illustration for investment on 30-Nov-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(11,680)			
2023		(1,890)	1,050	
2024		(1,890)	1,050	
2025		(1,890)	1,050	
2026		(1,890)	1,050	
2027		(1,890)	1,050	
2028		(1,890)	1,050	
2029		(1,890)	1,050	
2030		(1,890)	1,050	
2031				26,180
Total	(11,680)	(15,120)	8,400	26,180

Invested Amount	Maturity Amount	Annual Returns (%)
(11,680) =>	17,758	6.1%
(840) =>	1,241	6.0%
(840) =>	1,182	5.8%
(840) =>	1,126	5.7%
(840) =>	1,072	5.5%
(840) =>	1,021	5.4%
(840) =>	972	5.3%
(840) =>	926	5.1%
(840) =>	882	5.0%
(18,400) =>	26,180	



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Maturity Date	30-Jun-31	Projected Maturity Value	\$26,180	Annual Cash Coupon		\$1,050
Last Premium Date	30-Jun-30			Cash Benefits Interest Rates		2.50%

Illustration for investment on		30-Nov-22			Invested	Maturity	Annual
	2022	2023 to 2030	2031	Total			
Initial Amount	(\$11,680)			(\$11,680)			
Funds into plan	\$0	(\$6,720)		(\$6,720)			
Total payments				(\$18,400)			
Payout from plan		\$0		\$0			
Maturity Value			\$26,180	\$26,180			
Projected Gain				\$7,780			
% Gain vs Total Payments				42.3%			

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 \$1050 (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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Duration to Maturity	8 yrs 7 mths
Next Premium Date	30-Jun-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$26,180

Initial Amount	30-Nov-22	\$11,680
	30-Dec-22	\$11,727
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Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$1,050
Cash Benefits Interest Rates		2.50%
Invested	Maturity	Annual

Illustration for investment on 30-Nov-22

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$9566 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.