



TES ID Number	G2742	Net Annual Premium	\$822
Policy Number	0073090288	Duration to Maturity	13 yrs 9 mths
Policy Type	RP-AC	Next Premium Date	15-Sep-23
Issue Date	15-Sep-11	Internal Rate of Return	5.00%
Maturity Date	14-Sep-36	Projected Maturity Value	\$38,724
Last Premium Date	15-Sep-35		

Initial Amount	15-Dec-22	\$11,975
	15-Jan-23	\$12,023
	15-Feb-23	\$12,075
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$1,508
Cash Benefits Interest Rates		2.50%

Illustration for investment on 15-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(11,975)			
2023		(2,330)	1,508	
2024		(2,330)	1,508	
2025		(2,330)	1,508	
2026		(2,330)	1,508	
2027		(2,330)	1,508	
2028		(2,330)	1,508	
2029		(2,330)	1,508	
2030		(2,330)	1,508	
2031		(2,330)	1,508	
2032		(2,330)	1,508	
2033		(2,330)	1,508	
2034		(2,330)	1,508	
2035		(2,330)	1,508	
2036				38,724
Total	(11,975)	(30,288)	19,604	38,724

Invested Amount
(11,975)
(822)
(822)
(822)
(822)
(822)
(822)
(822)
(822)
(822)
(822)
(822)
(822)
(822)
(822)
(822)
(22,659)



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Maturity Date	14-Sep-36	Projected Maturity Value	\$38,724	Annual Cash Coupon		\$1,508
Last Premium Date	15-Sep-35			Cash Benefits Interest Rates		2.50%

Illustration for investment on		15-Dec-22			Invested
	2022	2023 to 2035	2036	Total	
Initial Amount	-\$11,975			-\$11,975	
Funds into plan	\$0	-\$10,684		-\$10,684	
Total payments				-\$22,659	
Payout from plan		\$0		\$0	
Maturity Value			\$38,724	\$38,724	
Projected Gain				\$16,065	
% Gain vs Total Payments				70.9%	

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 \$1508 (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	13 yrs 9 mths
Next Premium Date	15-Sep-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$38,724

Initial Amount	15-Dec-22	\$11,975
	15-Jan-23	\$12,023
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Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$1,508
Cash Benefits Interest Rates		2.50%

Illustration for investment on 15-Dec-22

Invested

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$5707.73 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.