



TES ID Number	P3737	Net Annual Premium	\$2,259
Policy Number	50658231	Duration to Maturity	14 yrs 11 mths
Policy Type	RP-AC	Next Premium Date	7-Nov-23
Issue Date	7-Nov-12	Internal Rate of Return	5.00%
Maturity Date	7-Nov-37	Projected Maturity Value	\$103,577
Last Premium Date	7-Nov-36		

Initial Amount	7-Dec-22	\$27,548
	7-Jan-23	\$27,665
	7-Feb-23	\$27,780

Accumulate Cash Coupons	\$0
Annual Cash Coupon	\$3,750
Cash Benefits Interest Rates	2.50%

Illustration for investment on 7-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(27,548)			
2023		(6,009)	3,750	
2024		(6,009)	3,750	
2025		(6,009)	3,750	
2026		(6,009)	3,750	
2027		(6,009)	3,750	
2028		(6,009)	3,750	
2029		(6,009)	3,750	
2030		(6,009)	3,750	
2031		(6,009)	3,750	
2032		(6,009)	3,750	
2033		(6,009)	3,750	
2034		(6,009)	3,750	
2035		(6,009)	3,750	
2036		(6,009)	3,750	
2037				103,577
Total	(27,548)	(84,126)	52,500	103,577

Invested Amount	Maturity Amount	Annual Returns (%)
(27,548) =>	57,088	7.2%
(2,259) =>	4,473	7.0%
(2,259) =>	4,260	6.8%
(2,259) =>	4,057	6.6%
(2,259) =>	3,864	6.5%
(2,259) =>	3,680	6.3%
(2,259) =>	3,504	6.1%
(2,259) =>	3,338	6.0%
(2,259) =>	3,179	5.8%
(2,259) =>	3,028	5.7%
(2,259) =>	2,883	5.5%
(2,259) =>	2,746	5.4%
(2,259) =>	2,615	5.3%
(2,259) =>	2,491	5.1%
(2,259) =>	2,372	5.0%
(59,174) =>	103,577	



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Illustration for investment on		7-Dec-22			
	2022	2023 to 2036	2037	Total	
Initial Amount	(\$27,548)			(\$27,548)	Invested
Funds into plan	\$0	(\$31,626)		(\$31,626)	Maturity
Total payments				(\$59,174)	Annual
Payout from plan		\$0		\$0	
Maturity Value			\$103,577	\$103,577	
Projected Gain				\$44,403	
% Gain vs Total Payments				75.0%	

**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 \$3750 (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 Type</b>	RP-AC	<b>Next Premium Date</b>	7-Nov-23		7-Feb-23	<b>\$27,780</b>
<b>Issue Date</b>	7-Nov-12	<b>Internal Rate of Return</b>	5.00%	<b>Accumulate Cash Coupons</b>		\$0
<b>Maturity Date</b>	7-Nov-37	<b>Projected Maturity Value</b>	<b>\$103,577</b>	<b>Annual Cash Coupon</b>		\$3,750
<b>Last Premium Date</b>	7-Nov-36			<b>Cash Benefits Interest Rates</b>		2.50%
<b>Illustration for investment on</b>		<b>7-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 \$13933 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.