



TES ID Number	P3738	Net Annual Premium	\$5,055
Policy Number	50788056	Duration to Maturity	4 yrs 11 mths
Policy Type	RP-AC	Next Premium Date	19-Nov-23
Issue Date	19-Nov-12	Internal Rate of Return	4.30%
Maturity Date	19-Nov-27	Projected Maturity Value	\$107,857
Last Premium Date	19-Nov-26		

Initial Amount	19-Dec-22	\$69,390
	19-Jan-23	\$69,640
	19-Feb-23	\$69,890

Accumulate Cash Coupons	\$0
Annual Cash Coupon	\$4,600
Cash Benefits Interest Rates	2.50%

Illustration for investment on 19-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(69,390)			
2023		(9,655)	4,600	
2024		(9,655)	4,600	
2025		(9,655)	4,600	
2026		(9,655)	4,600	
2027				107,857
Total	(69,390)	(38,622)	18,400	107,857

Invested Amount	Maturity Amount	Annual Returns (%)
(69,390) =>	85,367	4.7%
(5,055) =>	5,983	4.6%
(5,055) =>	5,736	4.5%
(5,055) =>	5,499	4.4%
(5,055) =>	5,273	4.3%
(89,612) =>	107,857	



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Illustration for investment on		19-Dec-22		Invested	Maturity	Annual

	2022	2023 to 2026	2027	Total
Initial Amount	(\$69,390)			(\$69,390)
Funds into plan	\$0	(\$20,222)		(\$20,222)
Total payments				(\$89,612)
Payout from plan		\$0		\$0
Maturity Value			\$107,857	\$107,857
Projected Gain				\$18,245
% Gain vs Total Payments				20.4%

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 \$4600 (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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Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$63091 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.