



TES ID Number	P3740	Net Annual Premium	\$5,101
Policy Number	50788001	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	\$69,223
	19-Jan-23	\$69,473
	19-Feb-23	\$69,720

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	(69,223)			
2023		(9,701)	4,600	
2024		(9,701)	4,600	
2025		(9,701)	4,600	
2026		(9,701)	4,600	
2027				107,857
Total	(69,223)	(38,806)	18,400	107,857

Invested Amount	Maturity Amount	Annual Returns (%)
(69,223) =>	85,162	4.7%
(5,101) =>	6,037	4.6%
(5,101) =>	5,788	4.5%
(5,101) =>	5,549	4.4%
(5,101) =>	5,321	4.3%
(89,629) =>	107,857	



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Policy Type	RP-AC	Next Premium Date	19-Nov-23		19-Feb-23	\$69,720
Issue Date	19-Nov-12	Internal Rate of Return	4.30%	Accumulate Cash Coupons		\$0
Maturity Date	19-Nov-27	Projected Maturity Value	\$107,857	Annual Cash Coupon		\$4,600
Last Premium Date	19-Nov-26			Cash Benefits Interest Rates		2.50%

Illustration for investment on		19-Dec-22			
	2022	2023 to 2026	2027	Total	
Initial Amount	(\$69,223)			(\$69,223)	Invested
Funds into plan	\$0	(\$20,406)		(\$20,406)	Maturity
Total payments				(\$89,629)	Annual
Payout from plan		\$0		\$0	
Maturity Value			\$107,857	\$107,857	
Projected Gain				\$18,228	
% Gain vs Total Payments				20.3%	

### 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 \$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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<b>Last Premium Date</b>	19-Nov-26

<b>Net Annual Premium</b>	\$5,101
<b>Duration to Maturity</b>	4 yrs 11 mths
<b>Next Premium Date</b>	19-Nov-23
<b>Internal Rate of Return</b>	4.30%
<b>Projected Maturity Value</b>	\$107,857

<b>Initial Amount</b>	19-Dec-22	\$69,223
	19-Jan-23	\$69,473
	19-Feb-23	\$69,720
<b>Accumulate Cash Coupons</b>		\$0
<b>Annual Cash Coupon</b>		\$4,600
<b>Cash Benefits Interest Rates</b>		2.50%
<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>

**Illustration for investment on 19-Dec-22**

**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.