



TES ID Number	M1967	Next Net Premium	\$569
Policy Number	70086474	Duration to Maturity	7 yrs 7 mths
Policy Type	RP-AC	Next Premium Date	12-Jul-23
Issue Date	12-Jul-05	Internal Rate of Return	4.30%
Maturity Date	12-Jul-30	Projected Maturity Value	\$21,710
Last Premium Date	12-Jul-29		

Initial Amount	12-Dec-22	\$12,335
	12-Jan-23	\$12,379
	12-Feb-23	\$12,423
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$1,000
Cash Benefits Interest Rates		3.00%

Illustration for investment on 12-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(12,335)			
2023		(1,569)	1,000	
2024		(1,569)	1,000	
2025		(1,569)	1,000	
2026		(1,569)	1,000	
2027		(1,569)	1,000	
2028		(1,569)	1,000	
2029		(1,569)	1,000	
2030			1,000	20,710
Total	(12,335)	(10,986)	8,000	20,710

Invested Amount
(12,335)
(569)
(569)
(569)
(569)
(569)
(569)
(569)
(569)
(569)
(16,321)



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Policy Type	RP-AC	Next Premium Date	12-Jul-23		12-Feb-23	\$12,423
Issue Date	12-Jul-05	Internal Rate of Return	4.30%	Accumulate Cash Coupons		\$0
Maturity Date	12-Jul-30	Projected Maturity Value	\$21,710	Next Cash Coupon		\$1,000
Last Premium Date	12-Jul-29			Cash Benefits Interest Rates		3.00%

Illustration for investment on		12-Dec-22			Invested
	2022	2023 to 2029	2030	Total	
Initial Amount	(\$12,335)			(\$12,335)	
Funds into plan	\$0	(\$3,986)		(\$3,986)	
Total payments				(\$16,321)	
Payout from plan		\$0		\$0	
Maturity Value			\$21,710	\$21,710	
Projected Gain				\$5,389	
% Gain vs Total Payments				33.0%	

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 \$1000 (annual cash coupon value) into this policy to yield 3% per annum. For this Cash portion, you have the option to withdraw, discontinue and resume anytime.



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Duration to Maturity	7 yrs 7 mths
Next Premium Date	12-Jul-23
Internal Rate of Return	4.30%
Projected Maturity Value	\$21,710

Initial Amount	12-Dec-22	\$12,335
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Accumulate Cash Coupons		\$0
Next Cash Coupon		\$1,000
Cash Benefits Interest Rates		3.00%

Illustration for investment on 12-Dec-22

Invested

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$9964 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.