



TES ID Number	P3747	Net Annual Premium	\$515
Policy Number	28046889	Duration to Maturity	5 yrs 7 mths
Policy Type	RP-AC	Next Premium Date	11-Jul-23
Issue Date	11-Jul-03	Internal Rate of Return	4.30%
Maturity Date	11-Jul-28	Projected Maturity Value	\$18,311
Last Premium Date	11-Jul-27		

Initial Amount	11-Dec-22	\$12,159
	11-Jan-23	\$12,202
	11-Feb-23	\$12,246

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

Illustration for investment on 11-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(12,159)			
2023		(1,265)	750	
2024		(1,265)	750	
2025		(1,265)	750	
2026		(1,265)	750	
2027		(1,265)	750	
2028				18,311
Total	(12,159)	(6,326)	3,750	18,311

Invested Amount	Maturity Amount	Annual Returns (%)
(12,159) =>	15,383	4.7%
(515) =>	636	4.7%
(515) =>	610	4.6%
(515) =>	585	4.5%
(515) =>	561	4.4%
(515) =>	537	4.3%
(14,735) =>	18,311	



TES ID Number	P3747	Net Annual Premium	\$515	Initial Amount	11-Dec-22	\$12,159
Policy Number	28046889	Duration to Maturity	5 yrs 7 mths		11-Jan-23	\$12,202
Policy Type	RP-AC	Next Premium Date	11-Jul-23		11-Feb-23	\$12,246
Issue Date	11-Jul-03	Internal Rate of Return	4.30%	Accumulate Cash Coupons		\$0
Maturity Date	11-Jul-28	Projected Maturity Value	\$18,311	Annual Cash Coupon		\$750
Last Premium Date	11-Jul-27			Cash Benefits Interest Rates		2.50%

Illustration for investment on		11-Dec-22			
	2022	2023 to 2027	2028	Total	
Initial Amount	(\$12,159)			(\$12,159)	Invested
Funds into plan	\$0	(\$2,576)		(\$2,576)	Maturity
Total payments				(\$14,735)	Annual
Payout from plan		\$0		\$0	
Maturity Value			\$18,311	\$18,311	
Projected Gain				\$3,576	
% Gain vs Total Payments				24.3%	

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 \$750 (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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Net Annual Premium	\$515
Duration to Maturity	5 yrs 7 mths
Next Premium Date	11-Jul-23
Internal Rate of Return	4.30%
Projected Maturity Value	\$18,311

Initial Amount	11-Dec-22	\$12,159
	11-Jan-23	\$12,202
	11-Feb-23	\$12,246
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$750
Cash Benefits Interest Rates		2.50%
Invested	Maturity	Annual

Illustration for investment on 11-Dec-22

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$6053 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.