



TES ID Number	P3749	Net Annual Premium	\$724
Policy Number	50608489	Duration to Maturity	15 yrs 9 mths
Policy Type	RP-AC	Next Premium Date	16-Sep-23
Issue Date	16-Sep-13	Internal Rate of Return	5.00%
Maturity Date	16-Sep-38	Projected Maturity Value	\$27,620
Last Premium Date	16-Sep-37		

Initial Amount	16-Dec-22	\$5,192
	16-Jan-23	\$5,213
	16-Feb-23	\$5,235

Accumulate Cash Coupons	\$0
Annual Cash Coupon	\$1,000
Cash Benefits Interest Rates	2.50%

Illustration for investment on 16-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(5,192)			
2023		(1,724)	1,000	
2024		(1,724)	1,000	
2025		(1,724)	1,000	
2026		(1,724)	1,000	
2027		(1,724)	1,000	
2028		(1,724)	1,000	
2029		(1,724)	1,000	
2030		(1,724)	1,000	
2031		(1,724)	1,000	
2032		(1,724)	1,000	
2033		(1,724)	1,000	
2034		(1,724)	1,000	
2035		(1,724)	1,000	
2036		(1,724)	1,000	
2037		(1,724)	1,000	
2038				27,620
Total	(5,192)	(25,866)	15,000	27,620

Invested Amount	Maturity Amount	Annual Returns (%)
(5,192) =>	11,207	7.4%
(724) =>	1,506	7.2%
(724) =>	1,434	7.0%
(724) =>	1,366	6.8%
(724) =>	1,301	6.6%
(724) =>	1,239	6.5%
(724) =>	1,180	6.3%
(724) =>	1,124	6.1%
(724) =>	1,070	6.0%
(724) =>	1,019	5.8%
(724) =>	971	5.7%
(724) =>	925	5.5%
(724) =>	881	5.4%
(724) =>	839	5.3%
(724) =>	799	5.1%
(724) =>	761	5.0%
(16,058) =>	27,620	



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Policy Type	RP-AC	Next Premium Date	16-Sep-23		16-Feb-23	\$5,235
Issue Date	16-Sep-13	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	16-Sep-38	Projected Maturity Value	\$27,620	Annual Cash Coupon		\$1,000
Last Premium Date	16-Sep-37			Cash Benefits Interest Rates		2.50%

Illustration for investment on		16-Dec-22			Invested	Maturity	Annual
	2022	2023 to 2037	2038	Total			
Initial Amount	(\$5,192)			(\$5,192)			
Funds into plan	\$0	(\$10,866)		(\$10,866)			
Total payments				(\$16,058)			
Payout from plan		\$0		\$0			
Maturity Value			\$27,620	\$27,620			
Projected Gain				\$11,562			
% Gain vs Total Payments				72.0%			

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 2.5% per annum. For this Cash portion, you have the option to withdraw, discontinue and resume anytime.



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Maturity Date	16-Sep-38
Last Premium Date	16-Sep-37

Net Annual Premium	\$724
Duration to Maturity	15 yrs 9 mths
Next Premium Date	16-Sep-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$27,620

Initial Amount	16-Dec-22	\$5,192
	16-Jan-23	\$5,213
	16-Feb-23	\$5,235
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$1,000
Cash Benefits Interest Rates		2.50%
Invested	Maturity	Annual

Illustration for investment on 16-Dec-22

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$3333 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.