



TES ID Number	G2748	Next Net Premium	\$1,089
Policy Number	0070715315	Duration to Maturity	5 yrs 11 mths
Policy Type	RP-AC-WL	Next Premium Date	21-Nov-23
Issue Date	21-Nov-08	Internal Rate of Return	4.30%
Maturity Date	21-Nov-28	Projected Maturity Value	\$33,909
Last Premium Date	21-Nov-27		

Initial Amount	21-Dec-22	\$22,048
	21-Jan-23	\$22,127
	21-Feb-23	\$22,206
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$562
Cash Benefits Interest Rates		2.50%

Illustration for investment on 21-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(22,048)			
2023		(1,651)	562	
2024		(1,651)	613	
2025		(1,651)	665	
2026		(1,651)	720	
2027		(1,651)	776	
2028			834	33,075
Total	(22,048)	(8,255)	4,170	33,075

Invested Amount	Maturity Amount	Annual Returns (%)
(22,048) =>	27,459	4.1%
(1,089) =>	1,344	4.7%
(1,038) =>	1,229	4.6%
(986) =>	1,118	4.5%
(931) =>	1,013	4.4%
(875) =>	912	4.3%
(26,967) =>	33,075	



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Policy Type	RP-AC-WL	Next Premium Date	21-Nov-23		21-Feb-23	\$22,206
Issue Date	21-Nov-08	Internal Rate of Return	4.30%	Accumulate Cash Coupons		\$0
Maturity Date	21-Nov-28	Projected Maturity Value	\$33,909	Next Cash Coupon		\$562
Last Premium Date	21-Nov-27			Cash Benefits Interest Rates		2.50%

Illustration for investment on		21-Dec-22			
	2022	2023 to 2027	2028	Total	
Initial Amount	(\$22,048)			(\$22,048)	Invested
Funds into plan	\$0	(\$4,919)		(\$4,919)	Maturity
Total payments				(\$26,967)	Annual
Payout from plan		\$0		\$0	
Maturity Value			\$33,909	\$33,909	
Projected Gain				\$6,943	
% Gain vs Total Payments				25.7%	

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 \$562 (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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Duration to Maturity	5 yrs 11 mths
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Internal Rate of Return	4.30%
Projected Maturity Value	\$33,909

Initial Amount	21-Dec-22	\$22,048
	21-Jan-23	\$22,127
	21-Feb-23	\$22,206
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$562
Cash Benefits Interest Rates		2.50%
Invested	Maturity	Annual

Illustration for investment on 21-Dec-22

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$17325 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.