



TES ID Number	P3753	Net Annual Premium	\$957
Policy Number	44982641	Duration to Maturity	13 yrs 3 mths
Policy Type	RP-AC	Next Premium Date	9-Mar-23
Issue Date	9-Mar-11	Internal Rate of Return	5.00%
Maturity Date	9-Mar-36	Projected Maturity Value	\$40,049
Last Premium Date	9-Mar-35		

Initial Amount	9-Dec-22	\$11,646
	9-Jan-23	\$11,696
	9-Feb-23	\$11,744
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$1,450
Cash Benefits Interest Rates		2.50%

Illustration for investment on 9-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(11,646)			
2023		(2,407)	1,450	
2024		(2,407)	1,450	
2025		(2,407)	1,450	
2026		(2,407)	1,450	
2027		(2,407)	1,450	
2028		(2,407)	1,450	
2029		(2,407)	1,450	
2030		(2,407)	1,450	
2031		(2,407)	1,450	
2032		(2,407)	1,450	
2033		(2,407)	1,450	
2034		(2,407)	1,450	
2035		(2,407)	1,450	
2036				40,049
Total	(11,646)	(31,295)	18,850	40,049

Invested Amount	Maturity Amount	Annual Returns (%)
(11,646) =>	22,243	6.9%
(957) =>	1,805	6.8%
(957) =>	1,719	6.6%
(957) =>	1,637	6.5%
(957) =>	1,559	6.3%
(957) =>	1,485	6.1%
(957) =>	1,414	6.0%
(957) =>	1,347	5.8%
(957) =>	1,283	5.7%
(957) =>	1,222	5.5%
(957) =>	1,164	5.4%
(957) =>	1,108	5.3%
(957) =>	1,055	5.1%
(957) =>	1,005	5.0%
(24,091) =>	40,049	



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Last Premium Date	9-Mar-35			Cash Benefits Interest Rates		2.50%

Illustration for investment on		9-Dec-22			
	2022	2023 to 2035	2036	Total	
Initial Amount	(\$11,646)			(\$11,646)	Invested
Funds into plan	\$0	(\$12,445)		(\$12,445)	Maturity
Total payments				(\$24,091)	Annual
Payout from plan		\$0		\$0	
Maturity Value			\$40,049	\$40,049	
Projected Gain				\$15,958	
% Gain vs Total Payments				66.2%	

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 \$1450 (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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Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$1,450
Cash Benefits Interest Rates		2.50%
Invested	Maturity	Annual

Illustration for investment on 9-Dec-22

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$5960 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.