



TES ID Number	C1818	Next Net Premium	\$20,002
Policy Number	20008673	Duration to Maturity	4 yrs 3 mths
Policy Type	RP-AC-WL	Next Premium Date	24-Feb-23
Issue Date	24-Feb-22	Internal Rate of Return	4.30%
Maturity Date	24-Feb-27	Projected Maturity Value	\$106,086
Last Premium Date	24-Feb-26		

Initial Amount	24-Nov-22	\$14,288
	24-Dec-22	\$14,338
	24-Jan-23	\$14,390
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$0
Cash Benefits Interest Rates		2.50%

Illustration for investment on 24-Nov-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(14,288)			
2023		(20,002)		
2024		(20,002)		
2025		(20,002)		
2026		(20,002)		
2027			3,074	103,012
Total	(14,288)	(80,010)	3,074	103,012

Invested Amount	Maturity Amount	Annual Returns (%)
(14,288) =>	17,098	4.6%
(20,002) =>	23,672	4.6%
(20,002) =>	22,696	4.5%
(20,002) =>	21,759	4.4%
(20,002) =>	20,862	4.3%
(94,298) =>	106,086	



TES ID Number	C1818	Next Net Premium	\$20,002	Initial Amount	24-Nov-22	\$14,288
Policy Number	20008673	Duration to Maturity	4 yrs 3 mths		24-Dec-22	\$14,338
Policy Type	RP-AC-WL	Next Premium Date	24-Feb-23		24-Jan-23	\$14,390
Issue Date	24-Feb-22	Internal Rate of Return	4.30%	Accumulate Cash Coupons		\$0
Maturity Date	24-Feb-27	Projected Maturity Value	\$106,086	Next Cash Coupon		\$0
Last Premium Date	24-Feb-26			Cash Benefits Interest Rates		2.50%

Illustration for investment on		24-Nov-22			
	2022	2023 to 2026	2027	Total	
Initial Amount	(\$14,288)			(\$14,288)	Invested
Funds into plan	\$0	(\$80,010)		(\$80,010)	Maturity
Total payments				(\$94,298)	Annual
Payout from plan		\$0		\$0	
Maturity Value			\$106,086	\$106,086	
Projected Gain				\$11,788	
% Gain vs Total Payments				12.5%	

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 \$0 (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.



TES ID Number	C1818
Policy Number	20008673
Policy Type	RP-AC-WL
Issue Date	24-Feb-22
Maturity Date	24-Feb-27
Last Premium Date	24-Feb-26

Next Net Premium	\$20,002
Duration to Maturity	4 yrs 3 mths
Next Premium Date	24-Feb-23
Internal Rate of Return	4.30%
Projected Maturity Value	\$106,086

Initial Amount	24-Nov-22	\$14,288
	24-Dec-22	\$14,338
	24-Jan-23	\$14,390
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$0
Cash Benefits Interest Rates		2.50%
Invested	Maturity	Annual

Illustration for investment on 24-Nov-22

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$100476 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.