



TES ID Number	P3763	Net Annual Premium	\$662
Policy Number	34978411	Duration to Maturity	10 yrs 1 mths
Policy Type	RP-AC	Next Premium Date	15-Jan-23
Issue Date	15-Jan-08	Internal Rate of Return	5.00%
Maturity Date	15-Jan-33	Projected Maturity Value	\$27,269
Last Premium Date	15-Jan-32		

Initial Amount	15-Dec-22	\$11,321
	15-Jan-23	\$12,030
	15-Feb-23	\$12,080
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$1,150
Cash Benefits Interest Rates		2.50%

Illustration for investment on 15-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(11,321)			
2023		(1,812)	1,150	
2024		(1,812)	1,150	
2025		(1,812)	1,150	
2026		(1,812)	1,150	
2027		(1,812)	1,150	
2028		(1,812)	1,150	
2029		(1,812)	1,150	
2030		(1,812)	1,150	
2031		(1,812)	1,150	
2032		(1,812)	1,150	
2033				27,269
Total	(11,321)	(18,119)	11,500	27,269

Invested Amount	Maturity Amount	Annual Returns (%)
(11,321) =>	18,526	6.3%
(662) =>	1,078	6.3%
(662) =>	1,027	6.1%
(662) =>	978	6.0%
(662) =>	931	5.8%
(662) =>	887	5.7%
(662) =>	845	5.5%
(662) =>	805	5.4%
(662) =>	766	5.3%
(662) =>	730	5.1%
(662) =>	695	5.0%
(17,940) =>	27,269	



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<b>Illustration for investment on</b>		<b>15-Dec-22</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>
	2022	2023 to 2032	2033	Total		
Initial Amount	(\$11,321)			(\$11,321)		
Funds into plan	\$0	(\$6,619)		(\$6,619)		
Total payments				(\$17,940)		
Payout from plan		\$0		\$0		
<b>Maturity Value</b>			<b>\$27,269</b>	<b>\$27,269</b>		
<b>Projected Gain</b>				<b>\$9,329</b>		
<b>% Gain vs Total Payments</b>				<b>52.0%</b>		

### 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 \$1150 (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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<b>Policy Type</b>	RP-AC	<b>Next Premium Date</b>	15-Jan-23		15-Feb-23	<b>\$12,080</b>
<b>Issue Date</b>	15-Jan-08	<b>Internal Rate of Return</b>	<b>5.00%</b>	<b>Accumulate Cash Coupons</b>		\$0
<b>Maturity Date</b>	15-Jan-33	<b>Projected Maturity Value</b>	<b>\$27,269</b>	<b>Annual Cash Coupon</b>		\$1,150
<b>Last Premium Date</b>	15-Jan-32			<b>Cash Benefits Interest Rates</b>		2.50%
<b>Illustration for investment on</b>		<b>15-Dec-22</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>

**Notes**

This product is underwritten by the relevant insurance company.  
 Projected Maturity Value, of which \$6187 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.