



TES ID Number	P3766	Net Annual Premium	\$1,735
Policy Number	44720589	Duration to Maturity	13 yrs 0 mths
Policy Type	RP-AC	Next Premium Date	14-Dec-23
Issue Date	14-Dec-10	Internal Rate of Return	5.00%
Maturity Date	14-Dec-35	Projected Maturity Value	\$82,862
Last Premium Date	14-Dec-34		

Initial Amount	14-Dec-22	\$28,548
	14-Jan-23	\$28,668
	14-Feb-23	\$28,788
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$3,000
Cash Benefits Interest Rates		2.50%

Illustration for investment on 14-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(28,548)			
2023		(4,735)	3,000	
2024		(4,735)	3,000	
2025		(4,735)	3,000	
2026		(4,735)	3,000	
2027		(4,735)	3,000	
2028		(4,735)	3,000	
2029		(4,735)	3,000	
2030		(4,735)	3,000	
2031		(4,735)	3,000	
2032		(4,735)	3,000	
2033		(4,735)	3,000	
2034		(4,735)	3,000	
2035				82,862
Total	(28,548)	(56,822)	36,000	82,862

Invested Amount	Maturity Amount	Annual Returns (%)
(28,548) =>	53,862	6.8%
(1,735) =>	3,116	6.6%
(1,735) =>	2,968	6.5%
(1,735) =>	2,826	6.3%
(1,735) =>	2,692	6.1%
(1,735) =>	2,564	6.0%
(1,735) =>	2,441	5.8%
(1,735) =>	2,325	5.7%
(1,735) =>	2,215	5.5%
(1,735) =>	2,109	5.4%
(1,735) =>	2,009	5.3%
(1,735) =>	1,913	5.1%
(1,735) =>	1,822	5.0%
(49,370) =>	82,862	



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Illustration for investment on		14-Dec-22			Invested	Maturity	Annual
	2022	2023 to 2034	2035	Total			
Initial Amount	(\$28,548)			(\$28,548)			
Funds into plan	\$0	(\$20,822)		(\$20,822)			
Total payments				(\$49,370)			
Payout from plan		\$0		\$0			
Maturity Value			\$82,862	\$82,862			
Projected Gain				\$33,492			
% Gain vs Total Payments				67.8%			

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 \$3000 (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	14-Dec-35	Projected Maturity Value	\$82,862	Annual Cash Coupon		\$3,000
Last Premium Date	14-Dec-34			Cash Benefits Interest Rates		2.50%
Illustration for investment on		14-Dec-22		Invested	Maturity	Annual

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$13558 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.