



TES ID Number	P3279	Net Annual Premium	\$932
Policy Number	43971739	Duration to Maturity	12 yrs 9 mths
Policy Type	RP-AC	Next Premium Date	20-Sep-23
Issue Date	20-Sep-10	Internal Rate of Return	5.00%
Maturity Date	20-Sep-35	Projected Maturity Value	\$41,430
Last Premium Date	20-Sep-34		

Initial Amount	20-Dec-22	\$13,875
	20-Jan-23	\$13,934
	20-Feb-23	\$13,991
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$1,500
Cash Benefits Interest Rates		2.50%

Illustration for investment on 20-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(13,875)			
2023		(2,432)	1,500	
2024		(2,432)	1,500	
2025		(2,432)	1,500	
2026		(2,432)	1,500	
2027		(2,432)	1,500	
2028		(2,432)	1,500	
2029		(2,432)	1,500	
2030		(2,432)	1,500	
2031		(2,432)	1,500	
2032		(2,432)	1,500	
2033		(2,432)	1,500	
2034		(2,432)	1,500	
2035				41,430
Total	(13,875)	(29,178)	18,000	41,430

Invested Amount	Maturity Amount	Annual Returns (%)
(13,875) =>	25,862	6.8%
(932) =>	1,673	6.6%
(932) =>	1,593	6.5%
(932) =>	1,517	6.3%
(932) =>	1,445	6.1%
(932) =>	1,376	6.0%
(932) =>	1,311	5.8%
(932) =>	1,248	5.7%
(932) =>	1,189	5.5%
(932) =>	1,132	5.4%
(932) =>	1,078	5.3%
(932) =>	1,027	5.1%
(932) =>	978	5.0%
(25,053) =>	41,430	



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Policy Type	RP-AC	Next Premium Date	20-Sep-23		20-Feb-23	\$13,991
Issue Date	20-Sep-10	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	20-Sep-35	Projected Maturity Value	\$41,430	Annual Cash Coupon		\$1,500
Last Premium Date	20-Sep-34			Cash Benefits Interest Rates		2.50%

Illustration for investment on		20-Dec-22			
	2022	2023 to 2034	2035	Total	
Initial Amount	(\$13,875)			(\$13,875)	Invested
Funds into plan	\$0	(\$11,178)		(\$11,178)	Maturity
Total payments				(\$25,053)	Annual
Payout from plan		\$0		\$0	
Maturity Value			\$41,430	\$41,430	
Projected Gain				\$16,377	
% Gain vs Total Payments				65.4%	

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 \$1500 (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	12 yrs 9 mths
Next Premium Date	20-Sep-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$41,430

Initial Amount	20-Dec-22	\$13,875
	20-Jan-23	\$13,934
	20-Feb-23	\$13,991
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$1,500
Cash Benefits Interest Rates		2.50%
Invested	Maturity	Annual

Illustration for investment on 20-Dec-22

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$5573 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.