



TES ID Number	E1245	Net Annual Premium	\$1,892
Policy Number	10007665	Duration to Maturity	7 yrs 11 mths
Policy Type	RP-AC	Next Premium Date	14-Nov-23
Issue Date	14-Nov-15	Internal Rate of Return	4.30%
Maturity Date	14-Nov-30	Projected Maturity Value	\$38,276
Last Premium Date	14-Nov-29		

Initial Amount	14-Dec-22	\$16,152
	14-Jan-23	\$16,210
	14-Feb-23	\$16,268
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$1,750
Cash Benefits Interest Rates		1.20%

Illustration for investment on 14-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(16,152)			
2023		(3,642)	1,750	
2024		(3,642)	1,750	
2025		(3,642)	1,750	
2026		(3,642)	1,750	
2027		(3,642)	1,750	
2028		(3,642)	1,750	
2029		(3,642)	1,750	
2030				38,276
Total	(16,152)	(25,492)	12,250	38,276

Invested Amount	Maturity Amount	Annual Returns (%)
(16,152) =>	22,550	5.0%
(1,892) =>	2,540	4.9%
(1,892) =>	2,435	4.8%
(1,892) =>	2,335	4.7%
(1,892) =>	2,239	4.6%
(1,892) =>	2,146	4.5%
(1,892) =>	2,058	4.4%
(1,892) =>	1,973	4.3%
(29,394) =>	38,276	



**TES**  
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<b>Illustration for investment on</b>		<b>14-Dec-22</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>
	2022	2023 to 2029	2030	Total		
Initial Amount	(\$16,152)			(\$16,152)		
Funds into plan	\$0	(\$13,242)		(\$13,242)		
Total payments				(\$29,394)		
Payout from plan		\$0		\$0		
<b>Maturity Value</b>			<b>\$38,276</b>	<b>\$38,276</b>		
<b>Projected Gain</b>				<b>\$8,882</b>		
<b>% Gain vs Total Payments</b>				<b>30.2%</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 \$1750 (annual cash coupon value) into this policy to yield 1.2% per annum

For this Cash portion, you have the option to withdraw, discontinue and resume anytime.



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<b>Maturity Date</b>	14-Nov-30	<b>Projected Maturity Value</b>	\$38,276	<b>Annual Cash Coupon</b>		\$1,750
<b>Last Premium Date</b>	14-Nov-29			<b>Cash Benefits Interest Rates</b>		1.20%
<b>Illustration for investment on</b>		<b>14-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 \$19250 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.