



TES ID Number	P3381	Net Annual Premium	\$960
Policy Number	48701064	Duration to Maturity	14 yrs 9 mths
Policy Type	RP-AC	Next Premium Date	12-Sep-23
Issue Date	12-Sep-12	Internal Rate of Return	5.00%
Maturity Date	12-Sep-37	Projected Maturity Value	\$41,430
Last Premium Date	12-Sep-36		

Initial Amount	12-Dec-22	\$10,543
	12-Jan-23	\$10,586
	12-Feb-23	\$10,630
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$1,500
Cash Benefits Interest Rates		2.50%

Illustration for investment on 12-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(10,543)			
2023		(2,460)	1,500	
2024		(2,460)	1,500	
2025		(2,460)	1,500	
2026		(2,460)	1,500	
2027		(2,460)	1,500	
2028		(2,460)	1,500	
2029		(2,460)	1,500	
2030		(2,460)	1,500	
2031		(2,460)	1,500	
2032		(2,460)	1,500	
2033		(2,460)	1,500	
2034		(2,460)	1,500	
2035		(2,460)	1,500	
2036		(2,460)	1,500	
2037				41,430
Total	(10,543)	(34,444)	21,000	41,430

Invested Amount	Maturity Amount	Annual Returns (%)
(10,543) =>	21,669	7.2%
(960) =>	1,901	7.0%
(960) =>	1,811	6.8%
(960) =>	1,724	6.6%
(960) =>	1,642	6.5%
(960) =>	1,564	6.3%
(960) =>	1,490	6.1%
(960) =>	1,419	6.0%
(960) =>	1,351	5.8%
(960) =>	1,287	5.7%
(960) =>	1,226	5.5%
(960) =>	1,167	5.4%
(960) =>	1,112	5.3%
(960) =>	1,059	5.1%
(960) =>	1,008	5.0%
(23,987) =>	41,430	



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Policy Type	RP-AC	Next Premium Date	12-Sep-23		12-Feb-23	\$10,630
Issue Date	12-Sep-12	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	12-Sep-37	Projected Maturity Value	\$41,430	Annual Cash Coupon		\$1,500
Last Premium Date	12-Sep-36			Cash Benefits Interest Rates		2.50%

Illustration for investment on		12-Dec-22			Invested	Maturity	Annual
	2022	2023 to 2036	2037	Total			
Initial Amount	(\$10,543)			(\$10,543)			
Funds into plan	\$0	(\$13,444)		(\$13,444)			
Total payments				(\$23,987)			
Payout from plan		\$0		\$0			
Maturity Value			\$41,430	\$41,430			
Projected Gain				\$17,443			
% Gain vs Total Payments				72.7%			

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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Last Premium Date	12-Sep-36

Net Annual Premium	\$960
Duration to Maturity	14 yrs 9 mths
Next Premium Date	12-Sep-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$41,430

Initial Amount	12-Dec-22	\$10,543
	12-Jan-23	\$10,586
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Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$1,500
Cash Benefits Interest Rates		2.50%
Invested	Maturity	Annual

Illustration for investment on 12-Dec-22

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$5000 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.