



TES ID Number	P3382	Net Annual Premium	\$882
Policy Number	40699728	Duration to Maturity	11 yrs 8 mths
Policy Type	RP-AC	Next Premium Date	30-Jul-23
Issue Date	30-Jul-09	Internal Rate of Return	5.00%
Maturity Date	30-Jul-34	Projected Maturity Value	\$38,668
Last Premium Date	30-Jul-33		

Initial Amount	30-Nov-22	\$14,432
	30-Dec-22	\$14,490
	30-Jan-23	\$14,550

Accumulate Cash Coupons	\$0
Annual Cash Coupon	\$1,400
Cash Benefits Interest Rates	2.50%

Illustration for investment on 30-Nov-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(14,432)			
2023		(2,282)	1,400	
2024		(2,282)	1,400	
2025		(2,282)	1,400	
2026		(2,282)	1,400	
2027		(2,282)	1,400	
2028		(2,282)	1,400	
2029		(2,282)	1,400	
2030		(2,282)	1,400	
2031		(2,282)	1,400	
2032		(2,282)	1,400	
2033		(2,282)	1,400	
2034				38,668
Total	(14,432)	(25,105)	15,400	38,668

Invested Amount	Maturity Amount	Annual Returns (%)
(14,432) =>	25,507	6.6%
(882) =>	1,509	6.5%
(882) =>	1,437	6.3%
(882) =>	1,369	6.1%
(882) =>	1,303	6.0%
(882) =>	1,241	5.8%
(882) =>	1,182	5.7%
(882) =>	1,126	5.5%
(882) =>	1,072	5.4%
(882) =>	1,021	5.3%
(882) =>	973	5.1%
(882) =>	926	5.0%
(24,137) =>	38,668	



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Illustration for investment on		30-Nov-22			
	2022	2023 to 2033	2034	Total	
Initial Amount	(\$14,432)			(\$14,432)	Invested
Funds into plan	\$0	(\$9,705)		(\$9,705)	Maturity
Total payments				(\$24,137)	Annual
Payout from plan		\$0		\$0	
Maturity Value			\$38,668	\$38,668	
Projected Gain				\$14,531	
% Gain vs Total Payments				60.2%	

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 \$1400 (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	30-Jul-33			Cash Benefits Interest Rates		2.50%
Illustration for investment on		30-Nov-22		Invested	Maturity	Annual

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$6327 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.