



TES ID Number	P3387	Net Annual Premium	\$808
Policy Number	51896553	Duration to Maturity	10 yrs 4 mths
Policy Type	RP-AC	Next Premium Date	28-Mar-23
Issue Date	28-Mar-13	Internal Rate of Return	5.00%
Maturity Date	28-Mar-33	Projected Maturity Value	\$24,310
Last Premium Date	28-Mar-32		

Initial Amount	28-Nov-22	\$8,231
	28-Dec-22	\$8,265
	28-Jan-23	\$8,299

Accumulate Cash Coupons	\$0
Annual Cash Coupon	\$975
Cash Benefits Interest Rates	2.50%

Illustration for investment on 28-Nov-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(8,231)			
2023		(1,783)	975	
2024		(1,783)	975	
2025		(1,783)	975	
2026		(1,783)	975	
2027		(1,783)	975	
2028		(1,783)	975	
2029		(1,783)	975	
2030		(1,783)	975	
2031		(1,783)	975	
2032		(1,783)	975	
2033				24,310
Total	(8,231)	(17,835)	9,750	24,310

Invested Amount	Maturity Amount	Annual Returns (%)
(8,231) =>	13,632	6.4%
(808) =>	1,317	6.3%
(808) =>	1,254	6.1%
(808) =>	1,195	6.0%
(808) =>	1,138	5.8%
(808) =>	1,084	5.7%
(808) =>	1,032	5.5%
(808) =>	983	5.4%
(808) =>	936	5.3%
(808) =>	891	5.1%
(808) =>	849	5.0%
(16,316) =>	24,310	



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Policy Type	RP-AC	Next Premium Date	28-Mar-23		28-Jan-23	\$8,299
Issue Date	28-Mar-13	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	28-Mar-33	Projected Maturity Value	\$24,310	Annual Cash Coupon		\$975
Last Premium Date	28-Mar-32			Cash Benefits Interest Rates		2.50%
Illustration for investment on		28-Nov-22		Invested	Maturity	Annual
	2022	2023 to 2032	2033	Total		
Initial Amount	(\$8,231)			(\$8,231)		
Funds into plan	\$0	(\$8,085)		(\$8,085)		
Total payments				(\$16,316)		
Payout from plan		\$0		\$0		
Maturity Value			\$24,310	\$24,310		
Projected Gain				\$7,994		
% Gain vs Total Payments				49.0%		

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 \$975 (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	28-Mar-33
Last Premium Date	28-Mar-32

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Duration to Maturity	10 yrs 4 mths
Next Premium Date	28-Mar-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$24,310

Initial Amount	28-Nov-22	\$8,231
	28-Dec-22	\$8,265
	28-Jan-23	\$8,299
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$975
Cash Benefits Interest Rates		2.50%
Invested	Maturity	Annual

Illustration for investment on 28-Nov-22

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$7765 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.