



TES ID Number	P3388	Net Annual Premium	\$1,396
Policy Number	31835412	Duration to Maturity	8 yrs 8 mths
Policy Type	RP-AC	Next Premium Date	5-Aug-23
Issue Date	5-Aug-06	Internal Rate of Return	5.00%
Maturity Date	5-Aug-31	Projected Maturity Value	\$59,282
Last Premium Date	5-Aug-30		

Initial Amount	5-Dec-22	\$29,663
	5-Jan-23	\$29,785
	5-Feb-23	\$29,910

Accumulate Cash Coupons	\$0
Annual Cash Coupon	\$2,500
Cash Benefits Interest Rates	2.50%

Illustration for investment on 5-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(29,663)			
2023		(3,896)	2,500	
2024		(3,896)	2,500	
2025		(3,896)	2,500	
2026		(3,896)	2,500	
2027		(3,896)	2,500	
2028		(3,896)	2,500	
2029		(3,896)	2,500	
2030		(3,896)	2,500	
2031				59,282
Total	(29,663)	(31,168)	20,000	59,282

Invested Amount	Maturity Amount	Annual Returns (%)
(29,663) =>	45,286	6.1%
(1,396) =>	2,062	6.0%
(1,396) =>	1,964	5.8%
(1,396) =>	1,871	5.7%
(1,396) =>	1,782	5.5%
(1,396) =>	1,697	5.4%
(1,396) =>	1,616	5.3%
(1,396) =>	1,539	5.1%
(1,396) =>	1,466	5.0%
(40,831) =>	59,282	



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Policy Number	31835412	Duration to Maturity	8 yrs 8 mths		5-Jan-23	\$29,785
Policy Type	RP-AC	Next Premium Date	5-Aug-23		5-Feb-23	\$29,910
Issue Date	5-Aug-06	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	5-Aug-31	Projected Maturity Value	\$59,282	Annual Cash Coupon		\$2,500
Last Premium Date	5-Aug-30			Cash Benefits Interest Rates		2.50%

Illustration for investment on		5-Dec-22			Invested	Maturity	Annual
	2022	2023 to 2030	2031	Total			
Initial Amount	(\$29,663)			(\$29,663)			
Funds into plan	\$0	(\$11,168)		(\$11,168)			
Total payments				(\$40,831)			
Payout from plan		\$0		\$0			
<b>Maturity Value</b>			<b>\$59,282</b>	<b>\$59,282</b>			
<b>Projected Gain</b>				<b>\$18,451</b>			
<b>% Gain vs Total Payments</b>				<b>45.2%</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 \$2500 (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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<b>Policy Number</b>	31835412
<b>Policy Type</b>	RP-AC
<b>Issue Date</b>	5-Aug-06
<b>Maturity Date</b>	5-Aug-31
<b>Last Premium Date</b>	5-Aug-30

<b>Net Annual Premium</b>	\$1,396
<b>Duration to Maturity</b>	8 yrs 8 mths
<b>Next Premium Date</b>	5-Aug-23
<b>Internal Rate of Return</b>	5.00%
<b>Projected Maturity Value</b>	\$59,282

<b>Initial Amount</b>	5-Dec-22	\$29,663
	5-Jan-23	\$29,785
	5-Feb-23	\$29,910
<b>Accumulate Cash Coupons</b>		\$0
<b>Annual Cash Coupon</b>		\$2,500
<b>Cash Benefits Interest Rates</b>		2.50%
<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>

**Illustration for investment on 5-Dec-22**

**Notes**

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$14584 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.