



TES ID Number	P3395	Net Annual Premium	\$497
Policy Number	44267209	Duration to Maturity	12 yrs 11 mths
Policy Type	RP-AC	Next Premium Date	30-Oct-23
Issue Date	30-Oct-10	Internal Rate of Return	5.00%
Maturity Date	30-Oct-35	Projected Maturity Value	\$20,715
Last Premium Date	30-Oct-34		

Initial Amount	30-Nov-22	\$6,601
	30-Dec-22	\$6,627
	30-Jan-23	\$6,655

Accumulate Cash Coupons	\$0
Annual Cash Coupon	\$750
Cash Benefits Interest Rates	2.50%

Illustration for investment on 30-Nov-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(6,601)			
2023		(1,247)	750	
2024		(1,247)	750	
2025		(1,247)	750	
2026		(1,247)	750	
2027		(1,247)	750	
2028		(1,247)	750	
2029		(1,247)	750	
2030		(1,247)	750	
2031		(1,247)	750	
2032		(1,247)	750	
2033		(1,247)	750	
2034		(1,247)	750	
2035				20,715
Total	(6,601)	(14,969)	9,000	20,715

Invested Amount	Maturity Amount	Annual Returns (%)
(6,601) =>	12,402	6.8%
(497) =>	893	6.6%
(497) =>	851	6.5%
(497) =>	810	6.3%
(497) =>	772	6.1%
(497) =>	735	6.0%
(497) =>	700	5.8%
(497) =>	667	5.7%
(497) =>	635	5.5%
(497) =>	605	5.4%
(497) =>	576	5.3%
(497) =>	548	5.1%
(497) =>	522	5.0%
(12,570) =>	20,715	



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Last Premium Date	30-Oct-34			Cash Benefits Interest Rates		2.50%

Illustration for investment on		30-Nov-22			
	2022	2023 to 2034	2035	Total	
Initial Amount	(\$6,601)			(\$6,601)	Invested
Funds into plan	\$0	(\$5,969)		(\$5,969)	Maturity
Total payments				(\$12,570)	Annual
Payout from plan		\$0		\$0	
Maturity Value			\$20,715	\$20,715	
Projected Gain				\$8,145	
% Gain vs Total Payments				64.8%	

### 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 \$750 (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 Type</b>	RP-AC	<b>Next Premium Date</b>	30-Oct-23		30-Jan-23	<b>\$6,655</b>
<b>Issue Date</b>	30-Oct-10	<b>Internal Rate of Return</b>	<b>5.00%</b>	<b>Accumulate Cash Coupons</b>		\$0
<b>Maturity Date</b>	30-Oct-35	<b>Projected Maturity Value</b>	<b>\$20,715</b>	<b>Annual Cash Coupon</b>		\$750
<b>Last Premium Date</b>	30-Oct-34			<b>Cash Benefits Interest Rates</b>		2.50%
<b>Illustration for investment on</b>		<b>30-Nov-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 \$3082 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.