



TES ID Number	P3413	Net Annual Premium	\$697
Policy Number	50632012	Duration to Maturity	14 yrs 11 mths
Policy Type	RP-AC	Next Premium Date	9-Nov-23
Issue Date	9-Nov-12	Internal Rate of Return	5.00%
Maturity Date	9-Nov-37	Projected Maturity Value	\$27,620
Last Premium Date	9-Nov-36		

Initial Amount	9-Dec-22	\$6,407
	9-Jan-23	\$6,433
	9-Feb-23	\$6,460
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$1,000
Cash Benefits Interest Rates		2.50%

Illustration for investment on 9-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(6,407)			
2023		(1,697)	1,000	
2024		(1,697)	1,000	
2025		(1,697)	1,000	
2026		(1,697)	1,000	
2027		(1,697)	1,000	
2028		(1,697)	1,000	
2029		(1,697)	1,000	
2030		(1,697)	1,000	
2031		(1,697)	1,000	
2032		(1,697)	1,000	
2033		(1,697)	1,000	
2034		(1,697)	1,000	
2035		(1,697)	1,000	
2036		(1,697)	1,000	
2037				27,620
Total	(6,407)	(23,758)	14,000	27,620

Invested Amount	Maturity Amount	Annual Returns (%)
(6,407) =>	13,277	7.2%
(697) =>	1,380	7.0%
(697) =>	1,314	6.8%
(697) =>	1,252	6.6%
(697) =>	1,192	6.5%
(697) =>	1,135	6.3%
(697) =>	1,081	6.1%
(697) =>	1,030	6.0%
(697) =>	981	5.8%
(697) =>	934	5.7%
(697) =>	890	5.5%
(697) =>	847	5.4%
(697) =>	807	5.3%
(697) =>	768	5.1%
(697) =>	732	5.0%
(16,165) =>	27,620	



TES ID Number	P3413	Net Annual Premium	\$697	Initial Amount	9-Dec-22	\$6,407
Policy Number	50632012	Duration to Maturity	14 yrs 11 mths		9-Jan-23	\$6,433
Policy Type	RP-AC	Next Premium Date	9-Nov-23		9-Feb-23	\$6,460
Issue Date	9-Nov-12	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	9-Nov-37	Projected Maturity Value	\$27,620	Annual Cash Coupon		\$1,000
Last Premium Date	9-Nov-36			Cash Benefits Interest Rates		2.50%

Illustration for investment on		9-Dec-22			
	2022	2023 to 2036	2037	Total	
Initial Amount	(\$6,407)			(\$6,407)	Invested
Funds into plan	\$0	(\$9,758)		(\$9,758)	Maturity
Total payments				(\$16,165)	Annual
Payout from plan		\$0		\$0	
Maturity Value			\$27,620	\$27,620	
Projected Gain				\$11,455	
% Gain vs Total Payments				70.9%	

### 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 \$1000 (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>	50632012	<b>Duration to Maturity</b>	14 yrs 11 mths		9-Jan-23	<b>\$6,433</b>
<b>Policy Type</b>	RP-AC	<b>Next Premium Date</b>	9-Nov-23		9-Feb-23	<b>\$6,460</b>
<b>Issue Date</b>	9-Nov-12	<b>Internal Rate of Return</b>	<b>5.00%</b>	<b>Accumulate Cash Coupons</b>		\$0
<b>Maturity Date</b>	9-Nov-37	<b>Projected Maturity Value</b>	<b>\$27,620</b>	<b>Annual Cash Coupon</b>		\$1,000
<b>Last Premium Date</b>	9-Nov-36			<b>Cash Benefits Interest Rates</b>		2.50%
<b>Illustration for investment on</b>		<b>9-Dec-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 \$3333 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.