



TES ID Number	P3420	Net Annual Premium	\$2,610
Policy Number	47884767	Duration to Maturity	14 yrs 0 mths
Policy Type	RP-AC	Next Premium Date	21-Dec-23
Issue Date	21-Dec-11	Internal Rate of Return	5.00%
Maturity Date	21-Dec-36	Projected Maturity Value	\$124,292
Last Premium Date	21-Dec-35		

Initial Amount	21-Dec-22	\$38,230
	21-Jan-23	\$38,390
	21-Feb-23	\$38,550
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$4,500
Cash Benefits Interest Rates		2.50%

Illustration for investment on 21-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(38,230)			
2023		(7,110)	4,500	
2024		(7,110)	4,500	
2025		(7,110)	4,500	
2026		(7,110)	4,500	
2027		(7,110)	4,500	
2028		(7,110)	4,500	
2029		(7,110)	4,500	
2030		(7,110)	4,500	
2031		(7,110)	4,500	
2032		(7,110)	4,500	
2033		(7,110)	4,500	
2034		(7,110)	4,500	
2035		(7,110)	4,500	
2036				124,292
Total	(38,230)	(92,430)	58,500	124,292

Invested Amount	Maturity Amount	Annual Returns (%)
(38,230) =>	75,747	7.0%
(2,610) =>	4,922	6.8%
(2,610) =>	4,687	6.6%
(2,610) =>	4,464	6.5%
(2,610) =>	4,252	6.3%
(2,610) =>	4,049	6.1%
(2,610) =>	3,856	6.0%
(2,610) =>	3,673	5.8%
(2,610) =>	3,498	5.7%
(2,610) =>	3,331	5.5%
(2,610) =>	3,172	5.4%
(2,610) =>	3,022	5.3%
(2,610) =>	2,878	5.1%
(2,610) =>	2,741	5.0%
(72,160) =>	124,292	



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Policy Type	RP-AC	Next Premium Date	21-Dec-23		21-Feb-23	\$38,550
Issue Date	21-Dec-11	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	21-Dec-36	Projected Maturity Value	\$124,292	Annual Cash Coupon		\$4,500
Last Premium Date	21-Dec-35			Cash Benefits Interest Rates		2.50%

Illustration for investment on		21-Dec-22			
	2022	2023 to 2035	2036	Total	
Initial Amount	(\$38,230)			(\$38,230)	Invested
Funds into plan	\$0	(\$33,930)		(\$33,930)	Maturity
Total payments				(\$72,160)	Annual
Payout from plan		\$0		\$0	
Maturity Value			\$124,292	\$124,292	
Projected Gain				\$52,132	
% Gain vs Total Payments				72.2%	

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 \$4500 (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	21-Dec-36
Last Premium Date	21-Dec-35

Net Annual Premium	\$2,610
Duration to Maturity	14 yrs 0 mths
Next Premium Date	21-Dec-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$124,292

Initial Amount	21-Dec-22	\$38,230
	21-Jan-23	\$38,390
	21-Feb-23	\$38,550
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$4,500
Cash Benefits Interest Rates		2.50%
Invested	Maturity	Annual

Illustration for investment on 21-Dec-22

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$16719 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.