



TES ID Number	P3478	Net Annual Premium	\$498
Policy Number	40651477	Duration to Maturity	11 yrs 8 mths
Policy Type	RP-AC	Next Premium Date	25-Jul-23
Issue Date	25-Jul-09	Internal Rate of Return	5.00%
Maturity Date	25-Jul-34	Projected Maturity Value	\$19,334
Last Premium Date	25-Jul-33		

Initial Amount	25-Nov-22	\$6,738
	25-Dec-22	\$6,765
	25-Jan-23	\$6,793

Accumulate Cash Coupons	\$0
Annual Cash Coupon	\$700
Cash Benefits Interest Rates	2.50%

Illustration for investment on 25-Nov-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(6,738)			
2023		(1,198)	700	
2024		(1,198)	700	
2025		(1,198)	700	
2026		(1,198)	700	
2027		(1,198)	700	
2028		(1,198)	700	
2029		(1,198)	700	
2030		(1,198)	700	
2031		(1,198)	700	
2032		(1,198)	700	
2033		(1,198)	700	
2034				19,334
Total	(6,738)	(13,175)	7,700	19,334

Invested Amount	Maturity Amount	Annual Returns (%)
(6,738) =>	11,910	6.6%
(498) =>	851	6.5%
(498) =>	811	6.3%
(498) =>	772	6.1%
(498) =>	735	6.0%
(498) =>	700	5.8%
(498) =>	667	5.7%
(498) =>	635	5.5%
(498) =>	605	5.4%
(498) =>	576	5.3%
(498) =>	549	5.1%
(498) =>	523	5.0%
(12,213) =>	19,334	



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Policy Type	RP-AC	Next Premium Date	25-Jul-23		25-Jan-23	\$6,793
Issue Date	25-Jul-09	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	25-Jul-34	Projected Maturity Value	\$19,334	Annual Cash Coupon		\$700
Last Premium Date	25-Jul-33			Cash Benefits Interest Rates		2.50%

Illustration for investment on		25-Nov-22			
	2022	2023 to 2033	2034	Total	
Initial Amount	(\$6,738)			(\$6,738)	Invested
Funds into plan	\$0	(\$5,475)		(\$5,475)	Maturity
Total payments				(\$12,213)	Annual
Payout from plan		\$0		\$0	
Maturity Value			\$19,334	\$19,334	
Projected Gain				\$7,121	
% Gain vs Total Payments				58.3%	

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 \$700 (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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Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$700
Cash Benefits Interest Rates		2.50%
Invested	Maturity	Annual

Illustration for investment on 25-Nov-22

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$3163 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.