



TES ID Number	P3481	Net Annual Premium	\$501
Policy Number	40468821	Duration to Maturity	11 yrs 9 mths
Policy Type	RP-AC	Next Premium Date	28-Aug-23
Issue Date	28-Aug-09	Internal Rate of Return	5.00%
Maturity Date	28-Aug-34	Projected Maturity Value	\$20,715
Last Premium Date	28-Aug-33		

Initial Amount	28-Nov-22	\$7,458
	28-Dec-22	\$7,488
	28-Jan-23	\$7,519
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$750
Cash Benefits Interest Rates		2.50%

Illustration for investment on 28-Nov-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(7,458)			
2023		(1,251)	750	
2024		(1,251)	750	
2025		(1,251)	750	
2026		(1,251)	750	
2027		(1,251)	750	
2028		(1,251)	750	
2029		(1,251)	750	
2030		(1,251)	750	
2031		(1,251)	750	
2032		(1,251)	750	
2033		(1,251)	750	
2034				20,715
Total	(7,458)	(13,764)	8,250	20,715

Invested Amount	Maturity Amount	Annual Returns (%)
(7,458) =>	13,237	6.6%
(501) =>	857	6.5%
(501) =>	817	6.3%
(501) =>	778	6.1%
(501) =>	741	6.0%
(501) =>	705	5.8%
(501) =>	672	5.7%
(501) =>	640	5.5%
(501) =>	609	5.4%
(501) =>	580	5.3%
(501) =>	553	5.1%
(501) =>	526	5.0%
(12,972) =>	20,715	



TES
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Illustration for investment on		28-Nov-22			
	2022	2023 to 2033	2034	Total	
Initial Amount	(\$7,458)			(\$7,458)	Invested
Funds into plan	\$0	(\$5,514)		(\$5,514)	Maturity
Total payments				(\$12,972)	Annual
Payout from plan		\$0		\$0	
Maturity Value			\$20,715	\$20,715	
Projected Gain				\$7,743	
% Gain vs Total Payments				59.7%	

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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Annual Cash Coupon		\$750
Cash Benefits Interest Rates		2.50%
Invested	Maturity	Annual

Illustration for investment on 28-Nov-22

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$3389 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.