



TES ID Number	P3555	Net Annual Premium	\$1,310
Policy Number	42301076	Duration to Maturity	12 yrs 5 mths
Policy Type	RP-AC	Next Premium Date	19-May-23
Issue Date	19-May-10	Internal Rate of Return	5.00%
Maturity Date	19-May-35	Projected Maturity Value	\$60,765
Last Premium Date	19-May-34		

Initial Amount	19-Dec-22	\$21,200
	19-Jan-23	\$21,288
	19-Feb-23	\$21,376

Accumulate Cash Coupons	\$0
Annual Cash Coupon	\$2,200
Cash Benefits Interest Rates	2.50%

Illustration for investment on 19-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(21,200)			
2023		(3,510)	2,200	
2024		(3,510)	2,200	
2025		(3,510)	2,200	
2026		(3,510)	2,200	
2027		(3,510)	2,200	
2028		(3,510)	2,200	
2029		(3,510)	2,200	
2030		(3,510)	2,200	
2031		(3,510)	2,200	
2032		(3,510)	2,200	
2033		(3,510)	2,200	
2034		(3,510)	2,200	
2035				60,765
Total	(21,200)	(42,124)	26,400	60,765

Invested Amount	Maturity Amount	Annual Returns (%)
(21,200) =>	38,867	6.7%
(1,310) =>	2,353	6.6%
(1,310) =>	2,241	6.5%
(1,310) =>	2,134	6.3%
(1,310) =>	2,033	6.1%
(1,310) =>	1,936	6.0%
(1,310) =>	1,844	5.8%
(1,310) =>	1,756	5.7%
(1,310) =>	1,672	5.5%
(1,310) =>	1,593	5.4%
(1,310) =>	1,517	5.3%
(1,310) =>	1,445	5.1%
(1,310) =>	1,376	5.0%
(36,924) =>	60,765	



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Illustration for investment on		19-Dec-22			Invested	Maturity	Annual
	2022	2023 to 2034	2035	Total			
Initial Amount	(\$21,200)			(\$21,200)			
Funds into plan	\$0	(\$15,724)		(\$15,724)			
Total payments				(\$36,924)			
Payout from plan		\$0		\$0			
Maturity Value			\$60,765	\$60,765			
Projected Gain				\$23,841			
% Gain vs Total Payments				64.6%			

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 \$2200 (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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Illustration for investment on		19-Dec-22		Invested	Maturity	Annual

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$9942 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.