



TES ID Number	G2685	Next Net Premium	\$389
Policy Number	0071788972	Duration to Maturity	12 yrs 4 mths
Policy Type	RP-AC	Next Premium Date	8-Apr-23
Issue Date	8-Apr-10	Internal Rate of Return	5.00%
Maturity Date	8-Apr-35	Projected Maturity Value	\$16,928
Last Premium Date	8-Apr-34		

Initial Amount	8-Dec-22	\$5,708
	8-Jan-23	\$5,732
	8-Feb-23	\$5,756
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$659
Cash Benefits Interest Rates		2.50%

Illustration for investment on		8-Dec-22		
Date	Initial	Premiums	Cashback	Maturity
2022	(5,708)			
2023		(1,048)	659	
2024		(1,048)	659	
2025		(1,048)	659	
2026		(1,048)	659	
2027		(1,048)	659	
2028		(1,048)	659	
2029		(1,048)	659	
2030		(1,048)	659	
2031		(1,048)	659	
2032		(1,048)	659	
2033		(1,048)	659	
2034		(1,048)	659	
2035				16,928
Total	(5,708)	(12,578)	7,908	16,928

Invested Amount	Maturity Amount	Annual Returns (%)
(5,708) =>	10,424	6.7%
(389) =>	699	6.6%
(389) =>	666	6.5%
(389) =>	634	6.3%
(389) =>	604	6.1%
(389) =>	575	6.0%
(389) =>	548	5.8%
(389) =>	522	5.7%
(389) =>	497	5.5%
(389) =>	473	5.4%
(389) =>	450	5.3%
(389) =>	429	5.1%
(389) =>	409	5.0%
(10,378) =>	16,928	



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Illustration for investment on		8-Dec-22			
	2022	2023 to 2034	2035	Total	
Initial Amount	(\$5,708)			(\$5,708)	Invested
Funds into plan	\$0	(\$4,670)		(\$4,670)	Maturity
Total payments				(\$10,378)	Annual
Payout from plan		\$0		\$0	
Maturity Value			\$16,928	\$16,928	
Projected Gain				\$6,550	
% Gain vs Total Payments				63.1%	

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 \$659 (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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Issue Date	8-Apr-10	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	8-Apr-35	Projected Maturity Value	\$16,928	Next Cash Coupon		\$659
Last Premium Date	8-Apr-34			Cash Benefits Interest Rates		2.50%
Illustration for investment on		8-Dec-22		Invested	Maturity	Annual

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$2494.94 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.