



TES ID Number	E1252	Net Annual Premium	\$2,699
Policy Number	10004054	Duration to Maturity	7 yrs 3 mths
Policy Type	RP-AC	Next Premium Date	12-Mar-23
Issue Date	12-Mar-15	Internal Rate of Return	4.30%
Maturity Date	12-Mar-30	Projected Maturity Value	\$54,679
Last Premium Date	12-Mar-29		

Initial Amount	12-Dec-22	\$23,757
	12-Jan-23	\$23,841
	12-Feb-23	\$23,925
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$2,500
Cash Benefits Interest Rates		1.20%

Illustration for investment on 12-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(23,757)			
2023		(5,199)	2,500	
2024		(5,199)	2,500	
2025		(5,199)	2,500	
2026		(5,199)	2,500	
2027		(5,199)	2,500	
2028		(5,199)	2,500	
2029		(5,199)	2,500	
2030				54,679
Total	(23,757)	(36,393)	17,500	54,679

Invested Amount	Maturity Amount	Annual Returns (%)
(23,757) =>	32,242	4.9%
(2,699) =>	3,624	4.9%
(2,699) =>	3,474	4.8%
(2,699) =>	3,331	4.7%
(2,699) =>	3,194	4.6%
(2,699) =>	3,062	4.5%
(2,699) =>	2,936	4.4%
(2,699) =>	2,815	4.3%
(42,650) =>	54,679	



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Illustration for investment on		12-Dec-22			Invested	Maturity	Annual
	2022	2023 to 2029	2030	Total			
Initial Amount	(\$23,757)			(\$23,757)			
Funds into plan	\$0	(\$18,893)		(\$18,893)			
Total payments				(\$42,650)			
Payout from plan		\$0		\$0			
Maturity Value			\$54,679	\$54,679			
Projected Gain				\$12,029			
% Gain vs Total Payments				28.2%			

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 \$2500 (annual cash coupon value) into this policy to yield 1.2% per annum
 For this Cash portion, you have the option to withdraw, discontinue and resume anytime.



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Illustration for investment on		12-Dec-22		Invested	Maturity	Annual

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$27500 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.