



TES ID Number	P3586	Net Annual Premium	\$2,169
Policy Number	47919952	Duration to Maturity	14 yrs 1 mths
Policy Type	RP-AC	Next Premium Date	27-Dec-22
Issue Date	27-Dec-11	Internal Rate of Return	5.00%
Maturity Date	27-Dec-36	Projected Maturity Value	\$103,577
Last Premium Date	27-Dec-35		

Initial Amount	27-Nov-22	\$29,630
	27-Dec-22	\$31,918
	27-Jan-23	\$32,050
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$3,750
Cash Benefits Interest Rates		2.50%

Illustration for investment on 27-Nov-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(29,630)			
2022		(5,919)	3,750	
2023		(5,919)	3,750	
2024		(5,919)	3,750	
2025		(5,919)	3,750	
2026		(5,919)	3,750	
2027		(5,919)	3,750	
2028		(5,919)	3,750	
2029		(5,919)	3,750	
2030		(5,919)	3,750	
2031		(5,919)	3,750	
2032		(5,919)	3,750	
2033		(5,919)	3,750	
2034		(5,919)	3,750	
2035		(5,919)	3,750	
2036				103,577
Total	(29,630)	(82,866)	52,500	103,577

Invested Amount	Maturity Amount	Annual Returns (%)
(29,630) =>	58,941	7.0%
(2,169) =>	4,294	7.0%
(2,169) =>	4,090	6.8%
(2,169) =>	3,895	6.6%
(2,169) =>	3,710	6.5%
(2,169) =>	3,533	6.3%
(2,169) =>	3,365	6.1%
(2,169) =>	3,204	6.0%
(2,169) =>	3,052	5.8%
(2,169) =>	2,907	5.7%
(2,169) =>	2,768	5.5%
(2,169) =>	2,636	5.4%
(2,169) =>	2,511	5.3%
(2,169) =>	2,391	5.1%
(2,169) =>	2,278	5.0%
(59,996) =>	103,577	



TES ID Number	P3586	Net Annual Premium	\$2,169	Initial Amount	27-Nov-22	\$29,630
Policy Number	47919952	Duration to Maturity	14 yrs 1 mths		27-Dec-22	\$31,918
Policy Type	RP-AC	Next Premium Date	27-Dec-22		27-Jan-23	\$32,050
Issue Date	27-Dec-11	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	27-Dec-36	Projected Maturity Value	\$103,577	Annual Cash Coupon		\$3,750
Last Premium Date	27-Dec-35			Cash Benefits Interest Rates		2.50%

Illustration for investment on		27-Nov-22			Invested	Maturity	Annual
	2022	2023 to 2035	2036	Total			
Initial Amount	(\$29,630)			(\$29,630)			
Funds into plan	(\$2,169)	(\$28,197)		(\$30,366)			
Total payments				(\$59,996)			
Payout from plan		\$0		\$0			
<b>Maturity Value</b>			<b>\$103,577</b>	<b>\$103,577</b>			
<b>Projected Gain</b>				<b>\$43,581</b>			
<b>% Gain vs Total Payments</b>				<b>72.6%</b>			

### 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 \$3750 (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.



<b>TES ID Number</b>	P3586
<b>Policy Number</b>	47919952
<b>Policy Type</b>	RP-AC
<b>Issue Date</b>	27-Dec-11
<b>Maturity Date</b>	27-Dec-36
<b>Last Premium Date</b>	27-Dec-35

<b>Net Annual Premium</b>	\$2,169
<b>Duration to Maturity</b>	14 yrs 1 mths
<b>Next Premium Date</b>	27-Dec-22
<b>Internal Rate of Return</b>	5.00%
<b>Projected Maturity Value</b>	\$103,577

<b>Initial Amount</b>	27-Nov-22	\$29,630
	27-Dec-22	\$31,918
	27-Jan-23	\$32,050
<b>Accumulate Cash Coupons</b>		\$0
<b>Annual Cash Coupon</b>		\$3,750
<b>Cash Benefits Interest Rates</b>		2.50%
<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>

**Illustration for investment on 27-Nov-22**

**Notes**

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$13933 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.