



TES ID Number	G2688	Next Net Premium	\$2,090
Policy Number	0073762324	Duration to Maturity	14 yrs 8 mths
Policy Type	RP-AC	Next Premium Date	5-Aug-23
Issue Date	5-Aug-12	Internal Rate of Return	5.00%
Maturity Date	5-Aug-37	Projected Maturity Value	\$97,108
Last Premium Date	5-Aug-36		

Initial Amount	5-Dec-22	\$26,425
	5-Jan-23	\$26,535
	5-Feb-23	\$26,644

Accumulate Cash Coupons	\$0
Next Cash Coupon	\$3,780
Cash Benefits Interest Rates	2.50%

Illustration for investment on 5-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(26,425)			
2023		(5,870)	3,780	
2024		(5,870)	3,780	
2025		(5,870)	3,780	
2026		(5,870)	3,780	
2027		(5,870)	3,780	
2028		(5,870)	3,780	
2029		(5,870)	3,780	
2030		(5,870)	3,780	
2031		(5,870)	3,780	
2032		(5,870)	3,780	
2033		(5,870)	3,780	
2034		(5,870)	3,780	
2035		(5,870)	3,780	
2036		(5,870)	3,780	
2037				97,108
Total	(26,425)	(82,185)	52,920	97,108

Invested Amount	Maturity Amount	Annual Returns (%)
(26,425) =>	54,090	7.1%
(2,090) =>	4,139	7.0%
(2,090) =>	3,942	6.8%
(2,090) =>	3,754	6.6%
(2,090) =>	3,575	6.5%
(2,090) =>	3,405	6.3%
(2,090) =>	3,243	6.1%
(2,090) =>	3,088	6.0%
(2,090) =>	2,941	5.8%
(2,090) =>	2,801	5.7%
(2,090) =>	2,668	5.5%
(2,090) =>	2,541	5.4%
(2,090) =>	2,420	5.3%
(2,090) =>	2,305	5.1%
(2,090) =>	2,195	5.0%
(55,690) =>	97,108	



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Illustration for investment on		5-Dec-22			
	2022	2023 to 2036	2037	Total	
Initial Amount	(\$26,425)			(\$26,425)	Invested
Funds into plan	\$0	(\$29,265)		(\$29,265)	Maturity
Total payments				(\$55,690)	Annual
Payout from plan		\$0		\$0	
Maturity Value			\$97,108	\$97,108	
Projected Gain				\$41,418	
% Gain vs Total Payments				74.4%	

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 \$3780 (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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Last Premium Date	5-Aug-36			Cash Benefits Interest Rates		2.50%
Illustration for investment on		5-Dec-22		Invested	Maturity	Annual

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$12779.75 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.