



TES ID Number	A6580	Net Annual Premium	\$1,553
Policy Number	L541887038	Duration to Maturity	17 yrs 1 mths
Policy Type	RP-AC	Next Premium Date	13-Jan-23
Issue Date	13-Jan-15	Internal Rate of Return	5.00%
Maturity Date	13-Jan-40	Projected Maturity Value	\$60,025
Last Premium Date	13-Jan-39		

Initial Amount	13-Dec-22	\$7,768
	13-Jan-23	\$9,355
	13-Feb-23	\$9,390
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$2,500
Cash Benefits Interest Rates		2.50%

Illustration for investment on 13-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(7,768)			
2023		(4,053)	2,500	
2024		(4,053)	2,500	
2025		(4,053)	2,500	
2026		(4,053)	2,500	
2027		(4,053)	2,500	
2028		(4,053)	2,500	
2029		(4,053)	2,500	
2030		(4,053)	2,500	
2031		(4,053)	2,500	
2032		(4,053)	2,500	
2033		(4,053)	2,500	
2034		(4,053)	2,500	
2035		(4,053)	2,500	
2036		(4,053)	2,500	
2037		(4,053)	2,500	
2038		(4,053)	2,500	
2039		(4,053)	2,500	
2040				60,025
Total	(7,768)	(68,893)	42,500	60,025

Invested Amount	Maturity Amount	Annual Returns (%)
(7,768) =>	17,903	7.6%
(1,553) =>	3,558	7.6%
(1,553) =>	3,389	7.4%
(1,553) =>	3,227	7.2%
(1,553) =>	3,074	7.0%
(1,553) =>	2,927	6.8%
(1,553) =>	2,788	6.6%
(1,553) =>	2,655	6.5%
(1,553) =>	2,529	6.3%
(1,553) =>	2,408	6.1%
(1,553) =>	2,294	6.0%
(1,553) =>	2,184	5.8%
(1,553) =>	2,080	5.7%
(1,553) =>	1,981	5.5%
(1,553) =>	1,887	5.4%
(1,553) =>	1,797	5.3%
(1,553) =>	1,712	5.1%
(1,553) =>	1,630	5.0%
(34,161) =>	60,025	



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Policy Type	RP-AC	Next Premium Date	13-Jan-23		13-Feb-23	\$9,390
Issue Date	13-Jan-15	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	13-Jan-40	Projected Maturity Value	\$60,025	Annual Cash Coupon		\$2,500
Last Premium Date	13-Jan-39			Cash Benefits Interest Rates		2.50%

Illustration for investment on		13-Dec-22			Invested	Maturity	Annual
	2022	2023 to 2039	2040	Total			
Initial Amount	(\$7,768)			(\$7,768)			
Funds into plan	\$0	(\$26,393)		(\$26,393)			
Total payments				(\$34,161)			
Payout from plan		\$0		\$0			
Maturity Value			\$60,025	\$60,025			
Projected Gain				\$25,865			
% Gain vs Total Payments				75.7%			

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 2.5% per annum For this Cash portion, you have the option to withdraw, discontinue and resume anytime.



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Maturity Date	13-Jan-40
Last Premium Date	13-Jan-39

Net Annual Premium	\$1,553
Duration to Maturity	17 yrs 1 mths
Next Premium Date	13-Jan-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$60,025

Initial Amount	13-Dec-22	\$7,768
	13-Jan-23	\$9,355
	13-Feb-23	\$9,390
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$2,500
Cash Benefits Interest Rates		2.50%
Invested	Maturity	Annual

Illustration for investment on 13-Dec-22

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$4818 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.