



TES ID Number	P3603	Net Annual Premium	\$1,733
Policy Number	54351019	Duration to Maturity	16 yrs 5 mths
Policy Type	RP-AC	Next Premium Date	23-Apr-23
Issue Date	23-Apr-14	Internal Rate of Return	5.00%
Maturity Date	23-Apr-39	Projected Maturity Value	\$71,386
Last Premium Date	23-Apr-38		

Initial Amount	23-Nov-22	\$12,713
	23-Dec-22	\$12,765
	23-Jan-23	\$12,815

Accumulate Cash Coupons	\$0
Annual Cash Coupon	\$3,000
Cash Benefits Interest Rates	2.50%

Illustration for investment on 23-Nov-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(12,713)			
2023		(4,733)	3,000	
2024		(4,733)	3,000	
2025		(4,733)	3,000	
2026		(4,733)	3,000	
2027		(4,733)	3,000	
2028		(4,733)	3,000	
2029		(4,733)	3,000	
2030		(4,733)	3,000	
2031		(4,733)	3,000	
2032		(4,733)	3,000	
2033		(4,733)	3,000	
2034		(4,733)	3,000	
2035		(4,733)	3,000	
2036		(4,733)	3,000	
2037		(4,733)	3,000	
2038		(4,733)	3,000	
2039				71,386
Total	(12,713)	(75,725)	48,000	71,386

Invested Amount	Maturity Amount	Annual Returns (%)
(12,713) =>	28,345	7.5%
(1,733) =>	3,782	7.4%
(1,733) =>	3,602	7.2%
(1,733) =>	3,431	7.0%
(1,733) =>	3,267	6.8%
(1,733) =>	3,112	6.6%
(1,733) =>	2,963	6.5%
(1,733) =>	2,822	6.3%
(1,733) =>	2,688	6.1%
(1,733) =>	2,560	6.0%
(1,733) =>	2,438	5.8%
(1,733) =>	2,322	5.7%
(1,733) =>	2,211	5.5%
(1,733) =>	2,106	5.4%
(1,733) =>	2,006	5.3%
(1,733) =>	1,910	5.1%
(1,733) =>	1,819	5.0%
(40,438) =>	71,386	



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Policy Type	RP-AC	Next Premium Date	23-Apr-23		23-Jan-23	\$12,815
Issue Date	23-Apr-14	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	23-Apr-39	Projected Maturity Value	\$71,386	Annual Cash Coupon		\$3,000
Last Premium Date	23-Apr-38			Cash Benefits Interest Rates		2.50%

Illustration for investment on		23-Nov-22			Invested	Maturity	Annual
	2022	2023 to 2038	2039	Total			
Initial Amount	(\$12,713)			(\$12,713)			
Funds into plan	\$0	(\$27,725)		(\$27,725)			
Total payments				(\$40,438)			
Payout from plan		\$0		\$0			
Maturity Value			\$71,386	\$71,386			
Projected Gain				\$30,948			
% Gain vs Total Payments				76.5%			

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 \$3000 (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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Policy Number	54351019
Policy Type	RP-AC
Issue Date	23-Apr-14
Maturity Date	23-Apr-39
Last Premium Date	23-Apr-38

Net Annual Premium	\$1,733
Duration to Maturity	16 yrs 5 mths
Next Premium Date	23-Apr-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$71,386

Initial Amount	23-Nov-22	\$12,713
	23-Dec-22	\$12,765
	23-Jan-23	\$12,815
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$3,000
Cash Benefits Interest Rates		2.50%
Invested	Maturity	Annual

Illustration for investment on 23-Nov-22

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$8895 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.