



TES ID Number	P3642
Policy Number	44974417
Policy Type	RP-AC
Issue Date	9-May-11
Maturity Date	9-May-36
Last Premium Date	9-May-35

Net Annual Premium	\$502
Duration to Maturity	13 yrs 5 mths
Next Premium Date	9-May-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$19,965

Initial Amount	9-Dec-22	\$5,523
	9-Jan-23	\$5,546
	9-Feb-23	\$5,569
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$750
Cash Benefits Interest Rates		2.50%

Illustration for investment on 9-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(5,523)			
2023		(1,252)	750	
2024		(1,252)	750	
2025		(1,252)	750	
2026		(1,252)	750	
2027		(1,252)	750	
2028		(1,252)	750	
2029		(1,252)	750	
2030		(1,252)	750	
2031		(1,252)	750	
2032		(1,252)	750	
2033		(1,252)	750	
2034		(1,252)	750	
2035		(1,252)	750	
2036				19,965
Total	(5,523)	(16,271)	9,750	19,965

Invested Amount
(5,523)
(502)
(502)
(502)
(502)
(502)
(502)
(502)
(502)
(502)
(502)
(502)
(502)
(502)
(502)
(502)
(502)
(502)
(12,044)



TES ID Number	P3642	Net Annual Premium	\$502	Initial Amount	9-Dec-22	\$5,523
Policy Number	44974417	Duration to Maturity	13 yrs 5 mths		9-Jan-23	\$5,546
Policy Type	RP-AC	Next Premium Date	9-May-23		9-Feb-23	\$5,569
Issue Date	9-May-11	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	9-May-36	Projected Maturity Value	\$19,965	Annual Cash Coupon		\$750
Last Premium Date	9-May-35			Cash Benefits Interest Rates		2.50%

Illustration for investment on		9-Dec-22			Invested
	2022	2023 to 2035	2036	Total	
Initial Amount	(\$5,523)			(\$5,523)	
Funds into plan	\$0	(\$6,521)		(\$6,521)	
Total payments				(\$12,044)	
Payout from plan		\$0		\$0	
Maturity Value			\$19,965	\$19,965	
Projected Gain				\$7,921	
% Gain vs Total Payments				65.8%	

### 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 \$750 (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>	P3642
<b>Policy Number</b>	44974417
<b>Policy Type</b>	RP-AC
<b>Issue Date</b>	9-May-11
<b>Maturity Date</b>	9-May-36
<b>Last Premium Date</b>	9-May-35

<b>Net Annual Premium</b>	\$502
<b>Duration to Maturity</b>	13 yrs 5 mths
<b>Next Premium Date</b>	9-May-23
<b>Internal Rate of Return</b>	5.00%
<b>Projected Maturity Value</b>	\$19,965

<b>Initial Amount</b>	9-Dec-22	<b>\$5,523</b>
	9-Jan-23	<b>\$5,546</b>
	9-Feb-23	<b>\$5,569</b>
<b>Accumulate Cash Coupons</b>		\$0
<b>Annual Cash Coupon</b>		\$750
<b>Cash Benefits Interest Rates</b>		2.50%
<b>Invested</b>		

**Illustration for investment on 9-Dec-22**

**Notes**

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$2332 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.