





TES ID Number	G2742	Net Annual Premium	\$822	Initial Amount	15-Dec-22	\$11,975
Policy Number	0073090288	Duration to Maturity	13 yrs 9 mths		15-Jan-23	\$12,023
Policy Type	RP-AC	Next Premium Date	15-Sep-23		15-Feb-23	\$12,075
Issue Date	15-Sep-11	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	14-Sep-36	Projected Maturity Value	\$38,724	Annual Cash Coupon		\$1,508
Last Premium Date	15-Sep-35			Cash Benefits Interest Rates		2.50%

Illustration for investment on		15-Dec-22			Invested
	2022	2023 to 2035	2036	Total	
Initial Amount	-\$11,975			-\$11,975	
Funds into plan	\$0	-\$10,684		-\$10,684	
Total payments				-\$22,659	
Payout from plan		\$0		\$0	
Maturity Value			\$38,724	\$38,724	
Projected Gain				\$16,065	
% Gain vs Total Payments				70.9%	

### 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 \$1508 (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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Internal Rate of Return	5.00%
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	15-Jan-23	\$12,023
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Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$1,508
Cash Benefits Interest Rates		2.50%
Invested		

Illustration for investment on 15-Dec-22

**Notes**

This product is underwritten by the relevant insurance company.  
 Projected Maturity Value, of which \$5707.73 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.