



TES ID Number	A6517
Policy Number	L538789534
Policy Type	RP-AC
Issue Date	27-Apr-11
Maturity Date	27-Apr-32
Last Premium Date	27-Apr-31

Net Annual Premium	\$796
Duration to Maturity	9 yrs 4 mths
Next Premium Date	27-Apr-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$24,712

Initial Amount	27-Dec-22	\$9,825
	27-Jan-23	\$9,865
	27-Feb-23	\$9,906

Accumulate Cash Coupons	\$0
Annual Cash Coupon	\$1,000
Cash Benefits Interest Rates	2.75%

Illustration for investment on 27-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(9,825)			
2023		(1,796)	1,000	
2024		(1,796)	1,000	
2025		(1,796)	1,000	
2026		(1,796)	1,000	
2027		(1,796)	1,000	
2028		(1,796)	1,000	
2029		(1,796)	1,000	
2030		(1,796)	1,000	
2031		(1,796)	1,000	
2032				24,712
Total	(9,825)	(16,162)	9,000	24,712

Invested Amount	Maturity Amount	Annual Returns (%)
(9,825) =>	15,498	6.2%
(796) =>	1,235	6.1%
(796) =>	1,176	6.0%
(796) =>	1,120	5.8%
(796) =>	1,067	5.7%
(796) =>	1,016	5.5%
(796) =>	967	5.4%
(796) =>	921	5.3%
(796) =>	877	5.1%
(796) =>	836	5.0%
(16,987) =>	24,712	



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Policy Number	L538789534	Duration to Maturity	9 yrs 4 mths		27-Jan-23	\$9,865
Policy Type	RP-AC	Next Premium Date	27-Apr-23		27-Feb-23	\$9,906
Issue Date	27-Apr-11	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	27-Apr-32	Projected Maturity Value	\$24,712	Annual Cash Coupon		\$1,000
Last Premium Date	27-Apr-31			Cash Benefits Interest Rates		2.75%
Illustration for investment on		27-Dec-22		Invested	Maturity	Annual
	2022	2023 to 2031	2032	Total		
Initial Amount	(\$9,825)			(\$9,825)		
Funds into plan	\$0	(\$7,162)		(\$7,162)		
Total payments				(\$16,987)		
Payout from plan		\$0		\$0		
Maturity Value			\$24,712	\$24,712		
Projected Gain				\$7,725		
% Gain vs Total Payments				45.5%		

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 \$1000 (annual cash coupon value) into this policy to yield 2.75% per annum

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



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Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$1,000
Cash Benefits Interest Rates		2.75%
Invested	Maturity	Annual

Illustration for investment on 27-Dec-22

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$9867 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.