



TES ID Number	P3403
Policy Number	49577366
Policy Type	RP-AC
Issue Date	18-Dec-12
Maturity Date	18-Dec-37
Last Premium Date	18-Dec-36

Net Annual Premium	\$918
Duration to Maturity	15 yrs 0 mths
Next Premium Date	18-Dec-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$40,049

Initial Amount	18-Dec-22	\$10,168
	18-Jan-23	\$10,210
	18-Feb-23	\$10,252

Accumulate Cash Coupons	\$0
Annual Cash Coupon	\$1,450
Cash Benefits Interest Rates	2.50%

Illustration for investment on 18-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(10,168)			
2023		(2,368)	1,450	
2024		(2,368)	1,450	
2025		(2,368)	1,450	
2026		(2,368)	1,450	
2027		(2,368)	1,450	
2028		(2,368)	1,450	
2029		(2,368)	1,450	
2030		(2,368)	1,450	
2031		(2,368)	1,450	
2032		(2,368)	1,450	
2033		(2,368)	1,450	
2034		(2,368)	1,450	
2035		(2,368)	1,450	
2036		(2,368)	1,450	
2037				40,049
Total	(10,168)	(33,154)	20,300	40,049

Invested Amount	Maturity Amount	Annual Returns (%)
(10,168) =>	21,155	7.2%
(918) =>	1,818	7.0%
(918) =>	1,731	6.8%
(918) =>	1,649	6.6%
(918) =>	1,570	6.5%
(918) =>	1,496	6.3%
(918) =>	1,424	6.1%
(918) =>	1,357	6.0%
(918) =>	1,292	5.8%
(918) =>	1,230	5.7%
(918) =>	1,172	5.5%
(918) =>	1,116	5.4%
(918) =>	1,063	5.3%
(918) =>	1,012	5.1%
(918) =>	964	5.0%
(23,022) =>	40,049	



TES ID Number	P3403	Net Annual Premium	\$918	Initial Amount	18-Dec-22	\$10,168
Policy Number	49577366	Duration to Maturity	15 yrs 0 mths		18-Jan-23	\$10,210
Policy Type	RP-AC	Next Premium Date	18-Dec-23		18-Feb-23	\$10,252
Issue Date	18-Dec-12	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	18-Dec-37	Projected Maturity Value	\$40,049	Annual Cash Coupon		\$1,450
Last Premium Date	18-Dec-36			Cash Benefits Interest Rates		2.50%
Illustration for investment on		18-Dec-22		Invested	Maturity	Annual

	2022	2023 to 2036	2037	Total
Initial Amount	(\$10,168)			(\$10,168)
Funds into plan	\$0	(\$12,854)		(\$12,854)
Total payments				(\$23,022)
Payout from plan		\$0		\$0
Maturity Value			\$40,049	\$40,049
Projected Gain				\$17,027
% Gain vs Total Payments				74.0%

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 \$1450 (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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Duration to Maturity	15 yrs 0 mths
Next Premium Date	18-Dec-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$40,049

Initial Amount	18-Dec-22	\$10,168
	18-Jan-23	\$10,210
	18-Feb-23	\$10,252
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$1,450
Cash Benefits Interest Rates		2.50%
Invested	Maturity	Annual

Illustration for investment on 18-Dec-22

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$4834 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.