



TES ID Number	P3404
Policy Number	33289171
Policy Type	RP-AC
Issue Date	27-Jun-07
Maturity Date	27-Jun-32
Last Premium Date	27-Jun-31

Net Annual Premium	\$444
Duration to Maturity	9 yrs 6 mths
Next Premium Date	27-Jun-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$17,784

Initial Amount	27-Dec-22	\$7,952
	27-Jan-23	\$7,985
	27-Feb-23	\$8,019

Accumulate Cash Coupons	\$0
Annual Cash Coupon	\$750
Cash Benefits Interest Rates	2.50%

Illustration for investment on 27-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(7,952)			
2023		(1,194)	750	
2024		(1,194)	750	
2025		(1,194)	750	
2026		(1,194)	750	
2027		(1,194)	750	
2028		(1,194)	750	
2029		(1,194)	750	
2030		(1,194)	750	
2031		(1,194)	750	
2032				17,784
Total	(7,952)	(10,743)	6,750	17,784

Invested Amount	Maturity Amount	Annual Returns (%)
(7,952) =>	12,646	6.2%
(444) =>	688	6.1%
(444) =>	656	6.0%
(444) =>	624	5.8%
(444) =>	595	5.7%
(444) =>	566	5.5%
(444) =>	539	5.4%
(444) =>	514	5.3%
(444) =>	489	5.1%
(444) =>	466	5.0%
(11,945) =>	17,784	



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Policy Type	RP-AC	Next Premium Date	27-Jun-23		27-Feb-23	\$8,019
Issue Date	27-Jun-07	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	27-Jun-32	Projected Maturity Value	\$17,784	Annual Cash Coupon		\$750
Last Premium Date	27-Jun-31			Cash Benefits Interest Rates		2.50%
<b>Illustration for investment on 27-Dec-22</b>				<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>

	2022	2023 to 2031	2032	Total
Initial Amount	(\$7,952)			(\$7,952)
Funds into plan	\$0	(\$3,993)		(\$3,993)
Total payments				(\$11,945)
Payout from plan		\$0		\$0
<b>Maturity Value</b>			<b>\$17,784</b>	<b>\$17,784</b>
<b>Projected Gain</b>				<b>\$5,839</b>
<b>% Gain vs Total Payments</b>				<b>48.9%</b>

### 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.



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<b>Net Annual Premium</b>	\$444
<b>Duration to Maturity</b>	9 yrs 6 mths
<b>Next Premium Date</b>	27-Jun-23
<b>Internal Rate of Return</b>	5.00%
<b>Projected Maturity Value</b>	<b>\$17,784</b>

<b>Initial Amount</b>	27-Dec-22	<b>\$7,952</b>
	27-Jan-23	<b>\$7,985</b>
	27-Feb-23	<b>\$8,019</b>
<b>Accumulate Cash Coupons</b>		\$0
<b>Annual Cash Coupon</b>		\$750
<b>Cash Benefits Interest Rates</b>		2.50%
<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>

**Illustration for investment on 27-Dec-22**

**Notes**

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$4375 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.