



TES ID Number	P3755	Net Annual Premium	\$0
Policy Number	46518336	Duration to Maturity	3 yrs 10 mths
Policy Type	SP-AC	Next Premium Date	Not Applicable
Issue Date	19-Oct-11	Internal Rate of Return	4.10%
Maturity Date	19-Oct-26	Projected Maturity Value	\$40,638
Last Premium Date	19-Oct-15		

Initial Amount	19-Dec-22	\$38,319
	19-Jan-23	\$38,450
	19-Feb-23	\$38,582

Accumulate Cash Coupons	\$0
Annual Cash Coupon	\$1,250
Cash Benefits Interest Rates	2.50%

Illustration for investment on 19-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(38,319)			
2023			1,250	
2024			1,250	
2025			1,250	
2026				40,638
Total	(38,319)	-	3,750	40,638

Invested Amount	Maturity Amount	Annual Returns (%)
(38,319) =>	44,704	4.3%
1,250 =>	(1,410)	
1,250 =>	(1,355)	
1,250 =>	(1,301)	
(34,569) =>	40,638	



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Illustration for investment on		19-Dec-22			
	2022	2023 to 2025	2026	Total	
Initial Amount	(\$38,319)			(\$38,319)	Invested
Funds into plan	\$0	\$0		\$0	Maturity
Total payments				(\$38,319)	Annual
Payout from plan		\$3,750		\$3,750	
Maturity Value			\$40,638	\$40,638	
Projected Gain				\$6,069	
% Gain vs Total Payments				15.8%	

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 \$1250 (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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Illustration for investment on		19-Dec-22		Invested	Maturity	Annual

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$17638 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.