



TES ID Number	G2706	Next Net Premium	\$641
Policy Number	0073405213	Duration to Maturity	14 yrs 2 mths
Policy Type	RP-AC	Next Premium Date	9-Feb-23
Issue Date	9-Feb-12	Internal Rate of Return	5.00%
Maturity Date	8-Feb-37	Projected Maturity Value	\$24,663
Last Premium Date	9-Feb-36		

Initial Amount	9-Dec-22	\$5,740
	9-Jan-23	\$5,763
	9-Feb-23	\$6,429
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$960
Cash Benefits Interest Rates		2.50%

Illustration for investment on		9-Dec-22		
Date	Initial	Premiums	Cashback	Maturity
2022	(5,740)			
2023		(1,601)	960	
2024		(1,601)	960	
2025		(1,601)	960	
2026		(1,601)	960	
2027		(1,601)	960	
2028		(1,601)	960	
2029		(1,601)	960	
2030		(1,601)	960	
2031		(1,601)	960	
2032		(1,601)	960	
2033		(1,601)	960	
2034		(1,601)	960	
2035		(1,601)	960	
2036		(1,601)	960	
2037				24,663
Total	(5,740)	(22,416)	13,440	24,663

Invested Amount	Maturity Amount	Annual Returns (%)
(5,740) =>	11,469	7.0%
(641) =>	1,269	7.0%
(641) =>	1,209	6.8%
(641) =>	1,151	6.6%
(641) =>	1,097	6.5%
(641) =>	1,044	6.3%
(641) =>	995	6.1%
(641) =>	947	6.0%
(641) =>	902	5.8%
(641) =>	859	5.7%
(641) =>	818	5.5%
(641) =>	779	5.4%
(641) =>	742	5.3%
(641) =>	707	5.1%
(641) =>	673	5.0%
(14,716) =>	24,663	



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Last Premium Date	9-Feb-36			Cash Benefits Interest Rates		2.50%
Illustration for investment on		9-Dec-22		Invested	Maturity	Annual
	2022	2023 to 2036	2037	Total		
Initial Amount	(\$5,740)			(\$5,740)		
Funds into plan	\$0	(\$8,976)		(\$8,976)		
Total payments				(\$14,716)		
Payout from plan		\$0		\$0		
Maturity Value			\$24,663	\$24,663		
Projected Gain				\$9,947		
% Gain vs Total Payments				67.6%		

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 \$960 (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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Next Premium Date	9-Feb-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$24,663

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Accumulate Cash Coupons		\$0
Next Cash Coupon		\$960
Cash Benefits Interest Rates		2.50%
Invested	Maturity	Annual

Illustration for investment on 9-Dec-22

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$3438.6 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.