



TES ID Number	G2710
Policy Number	0027569531
Policy Type	RP-AC-WL
Issue Date	16-Feb-06
Maturity Date	15-Feb-26
Last Premium Date	16-Feb-25

Next Net Premium	\$910
Duration to Maturity	3 yrs 2 mths
Next Premium Date	16-Feb-23
Internal Rate of Return	4.10%
Projected Maturity Value	\$36,803

Initial Amount	16-Dec-22	\$29,955
	16-Jan-23	\$30,058
	16-Feb-23	\$31,070

Accumulate Cash Coupons	\$0
Next Cash Coupon	\$701
Cash Benefits Interest Rates	2.50%

Illustration for investment on 16-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(29,955)			
2023		(1,611)	701	
2024		(1,611)	759	
2025		(1,611)	818	
2026			878	35,925
Total	(29,955)	(4,832)	3,156	35,925

Invested Amount	Maturity Amount	Annual Returns (%)
(29,955) =>	33,150	3.4%
(910) =>	1,026	4.3%
(852) =>	923	4.2%
(793) =>	826	4.1%
(32,510) =>	35,925	



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Policy Number	0027569531	Duration to Maturity	3 yrs 2 mths		16-Jan-23	\$30,058
Policy Type	RP-AC-WL	Next Premium Date	16-Feb-23		16-Feb-23	\$31,070
Issue Date	16-Feb-06	Internal Rate of Return	4.10%	Accumulate Cash Coupons		\$0
Maturity Date	15-Feb-26	Projected Maturity Value	\$36,803	Next Cash Coupon		\$701
Last Premium Date	16-Feb-25			Cash Benefits Interest Rates		2.50%
<b>Illustration for investment on</b>		<b>16-Dec-22</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>
	2022	2023 to 2025	2026	Total		
Initial Amount	(\$29,955)			(\$29,955)		
Funds into plan	\$0	(\$2,555)		(\$2,555)		
Total payments				(\$32,510)		
Payout from plan		\$0		\$0		
<b>Maturity Value</b>			<b>\$36,803</b>	<b>\$36,803</b>		
<b>Projected Gain</b>				<b>\$4,294</b>		
<b>% Gain vs Total Payments</b>				<b>13.2%</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 \$701 (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 Cash Coupon		\$701
Cash Benefits Interest Rates		2.50%
Invested	Maturity	Annual

Illustration for investment on 16-Dec-22

**Notes**

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$20175 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.