



TES ID Number	P3680
Policy Number	37718908
Policy Type	RP-AC
Issue Date	27-Dec-08
Maturity Date	27-Dec-33
Last Premium Date	27-Dec-32

Net Annual Premium	\$850
Duration to Maturity	11 yrs 0 mths
Next Premium Date	27-Dec-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$27,620

Initial Amount	27-Dec-22	\$9,581
	27-Jan-23	\$9,620
	27-Feb-23	\$9,660

Accumulate Cash Coupons	\$0
Annual Cash Coupon	\$1,000
Cash Benefits Interest Rates	2.50%

Illustration for investment on 27-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(9,581)			
2023		(1,850)	1,000	
2024		(1,850)	1,000	
2025		(1,850)	1,000	
2026		(1,850)	1,000	
2027		(1,850)	1,000	
2028		(1,850)	1,000	
2029		(1,850)	1,000	
2030		(1,850)	1,000	
2031		(1,850)	1,000	
2032		(1,850)	1,000	
2033				27,620
Total	(9,581)	(18,499)	10,000	27,620

Invested Amount	Maturity Amount	Annual Returns (%)
(9,581) =>	16,395	6.5%
(850) =>	1,384	6.3%
(850) =>	1,318	6.1%
(850) =>	1,256	6.0%
(850) =>	1,196	5.8%
(850) =>	1,139	5.7%
(850) =>	1,085	5.5%
(850) =>	1,033	5.4%
(850) =>	984	5.3%
(850) =>	937	5.1%
(850) =>	892	5.0%
(18,080) =>	27,620	



TES ID Number	P3680	Net Annual Premium	\$850	Initial Amount	27-Dec-22	\$9,581
Policy Number	37718908	Duration to Maturity	11 yrs 0 mths		27-Jan-23	\$9,620
Policy Type	RP-AC	Next Premium Date	27-Dec-23		27-Feb-23	\$9,660
Issue Date	27-Dec-08	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	27-Dec-33	Projected Maturity Value	\$27,620	Annual Cash Coupon		\$1,000
Last Premium Date	27-Dec-32			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 2032	2033	Total		
Initial Amount	-\$9,581			-\$9,581		
Funds into plan	\$0	-\$8,499		-\$8,499		
Total payments				-\$18,080		
Payout from plan		\$0		\$0		
<b>Maturity Value</b>			<b>\$27,620</b>	<b>\$27,620</b>		
<b>Projected Gain</b>				<b>\$9,540</b>		
<b>% Gain vs Total Payments</b>				<b>52.8%</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 \$1000 (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	11 yrs 0 mths
Next Premium Date	27-Dec-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$27,620

Initial Amount	27-Dec-22	\$9,581
	27-Jan-23	\$9,620
	27-Feb-23	\$9,660
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$1,000
Cash Benefits Interest Rates		2.50%
Invested	Maturity	Annual

Illustration for investment on 27-Dec-22

**Notes**

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$5380 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.