



TES ID Number	G2724
Policy Number	1638264-7
Policy Type	SP-AC
Issue Date	5-Feb-14
Maturity Date	4-Feb-34
Last Premium Date	5-Feb-18

Net Annual Premium	\$0
Duration to Maturity	11 yrs 2 mths
Next Premium Date	Not Applicable
Internal Rate of Return	4.40%
Projected Maturity Value	\$13,917

Initial Amount	5-Dec-22	\$14,229
	5-Jan-23	\$14,281
	5-Feb-23	\$14,333

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

Illustration for investment on 5-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(14,229)			
2023				
2024				
2025				
2026				
2027				
2028				
2029				
2030			602	
2031			602	
2032			3,612	
2033			3,612	
2034				13,917
Total	(14,229)	-	8,428	13,917

Invested Amount	Maturity Amount	Annual Returns (%)
(14,229) =>	23,025	5.5%
602 =>	(715)	
602 =>	(685)	
3,612 =>	(3,937)	
3,612 =>	(3,771)	
(5,801) =>	13,917	



TES ID Number	G2724	Net Annual Premium	\$0	Initial Amount	5-Dec-22	\$14,229
Policy Number	1638264-7	Duration to Maturity	11 yrs 2 mths		5-Jan-23	\$14,281
Policy Type	SP-AC	Next Premium Date	Not Applicable		5-Feb-23	\$14,333
Issue Date	5-Feb-14	Internal Rate of Return	4.40%	Accumulate Cash Coupons		\$0
Maturity Date	4-Feb-34	Projected Maturity Value	\$13,917	Annual Cash Coupon		\$0
Last Premium Date	5-Feb-18			Cash Benefits Interest Rates		2.50%
<b>Illustration for investment on</b>		<b>5-Dec-22</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>
	2022	2023 to 2033	2034	Total		
Initial Amount	-\$14,229			-\$14,229		
Funds into plan	\$0	\$0		\$0		
Total payments				-\$14,229		
Payout from plan		\$8,428		\$8,428		
Maturity Value			\$13,917	\$13,917		
Projected Gain				\$8,116		
% Gain vs Total Payments				57.0%		

### 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 \$0 (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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Projected Maturity Value	\$13,917

Initial Amount	5-Dec-22	\$14,229
	5-Jan-23	\$14,281
	5-Feb-23	\$14,333
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$0
Cash Benefits Interest Rates		2.50%
Invested	Maturity	Annual

Illustration for investment on 5-Dec-22

**Notes**

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$4370 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.