



TES ID Number	P3419
Policy Number	44283952
Policy Type	RP-AC
Issue Date	18-Mar-11
Maturity Date	18-Mar-36
Last Premium Date	18-Mar-35

Net Annual Premium	\$929
Duration to Maturity	13 yrs 3 mths
Next Premium Date	18-Mar-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$41,430

Initial Amount	18-Dec-22	\$12,644
	18-Jan-23	\$12,698
	18-Feb-23	\$12,750

Accumulate Cash Coupons	\$0
Annual Cash Coupon	\$1,500
Cash Benefits Interest Rates	2.50%

Illustration for investment on 18-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(12,644)			
2023		(2,429)	1,500	
2024		(2,429)	1,500	
2025		(2,429)	1,500	
2026		(2,429)	1,500	
2027		(2,429)	1,500	
2028		(2,429)	1,500	
2029		(2,429)	1,500	
2030		(2,429)	1,500	
2031		(2,429)	1,500	
2032		(2,429)	1,500	
2033		(2,429)	1,500	
2034		(2,429)	1,500	
2035		(2,429)	1,500	
2036				41,430
Total	(12,644)	(31,578)	19,500	41,430

Invested Amount	Maturity Amount	Annual Returns (%)
(12,644) =>	24,149	6.9%
(929) =>	1,752	6.8%
(929) =>	1,669	6.6%
(929) =>	1,589	6.5%
(929) =>	1,514	6.3%
(929) =>	1,442	6.1%
(929) =>	1,373	6.0%
(929) =>	1,307	5.8%
(929) =>	1,245	5.7%
(929) =>	1,186	5.5%
(929) =>	1,129	5.4%
(929) =>	1,076	5.3%
(929) =>	1,024	5.1%
(929) =>	976	5.0%
(24,722) =>	41,430	



TES ID Number	P3419	Net Annual Premium	\$929	Initial Amount	18-Dec-22	\$12,644
Policy Number	44283952	Duration to Maturity	13 yrs 3 mths		18-Jan-23	\$12,698
Policy Type	RP-AC	Next Premium Date	18-Mar-23		18-Feb-23	\$12,750
Issue Date	18-Mar-11	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	18-Mar-36	Projected Maturity Value	\$41,430	Annual Cash Coupon		\$1,500
Last Premium Date	18-Mar-35			Cash Benefits Interest Rates		2.50%
<b>Illustration for investment on</b>		<b>18-Dec-22</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>

	2022	2023 to 2035	2036	Total
Initial Amount	(\$12,644)			(\$12,644)
Funds into plan	\$0	(\$12,078)		(\$12,078)
Total payments				(\$24,722)
Payout from plan		\$0		\$0
<b>Maturity Value</b>			<b>\$41,430</b>	<b>\$41,430</b>
<b>Projected Gain</b>				<b>\$16,708</b>
<b>% Gain vs Total Payments</b>				<b>67.6%</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 \$1500 (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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Annual Cash Coupon		\$1,500
Cash Benefits Interest Rates		2.50%
Invested	Maturity	Annual

Illustration for investment on 18-Dec-22

**Notes**

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$5573 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.