



TES ID Number	P3454
Policy Number	41640245
Policy Type	RP-AC
Issue Date	18-Nov-09
Maturity Date	18-Nov-34
Last Premium Date	18-Nov-33

Net Annual Premium	\$3,041
Duration to Maturity	11 yrs 11 mths
Next Premium Date	18-Nov-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$138,103

Initial Amount	18-Dec-22	\$51,825
	18-Jan-23	\$52,040
	18-Feb-23	\$52,252

Accumulate Cash Coupons	\$0
Annual Cash Coupon	\$5,000
Cash Benefits Interest Rates	2.50%

Illustration for investment on 18-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(51,825)			
2023		(8,041)	5,000	
2024		(8,041)	5,000	
2025		(8,041)	5,000	
2026		(8,041)	5,000	
2027		(8,041)	5,000	
2028		(8,041)	5,000	
2029		(8,041)	5,000	
2030		(8,041)	5,000	
2031		(8,041)	5,000	
2032		(8,041)	5,000	
2033		(8,041)	5,000	
2034				138,103
Total	(51,825)	(88,451)	55,000	138,103

Invested Amount	Maturity Amount	Annual Returns (%)
(51,825) =>	92,742	6.6%
(3,041) =>	5,201	6.5%
(3,041) =>	4,953	6.3%
(3,041) =>	4,717	6.1%
(3,041) =>	4,493	6.0%
(3,041) =>	4,279	5.8%
(3,041) =>	4,075	5.7%
(3,041) =>	3,881	5.5%
(3,041) =>	3,696	5.4%
(3,041) =>	3,520	5.3%
(3,041) =>	3,352	5.1%
(3,041) =>	3,193	5.0%
(85,276) =>	138,103	



TES ID Number	P3454	Net Annual Premium	\$3,041	Initial Amount	18-Dec-22	\$51,825
Policy Number	41640245	Duration to Maturity	11 yrs 11 mths		18-Jan-23	\$52,040
Policy Type	RP-AC	Next Premium Date	18-Nov-23		18-Feb-23	\$52,252
Issue Date	18-Nov-09	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	18-Nov-34	Projected Maturity Value	\$138,103	Annual Cash Coupon		\$5,000
Last Premium Date	18-Nov-33			Cash Benefits Interest Rates		2.50%
Illustration for investment on		18-Dec-22		Invested	Maturity	Annual
	2022	2023 to 2033	2034	Total		
Initial Amount	(\$51,825)			(\$51,825)		
Funds into plan	\$0	(\$33,451)		(\$33,451)		
Total payments				(\$85,276)		
Payout from plan		\$0		\$0		
Maturity Value			\$138,103	\$138,103		
Projected Gain				\$52,827		
% Gain vs Total Payments				61.9%		

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 \$5000 (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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Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$5,000
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 \$22597 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.