



TES ID Number	P3475
Policy Number	50933919
Policy Type	RP-AC
Issue Date	18-Dec-12
Maturity Date	18-Dec-32
Last Premium Date	18-Dec-31

Net Annual Premium	\$1,000
Duration to Maturity	10 yrs 0 mths
Next Premium Date	18-Dec-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$31,166

Initial Amount	18-Dec-22	\$12,017
	18-Jan-23	\$12,067
	18-Feb-23	\$12,117

Accumulate Cash Coupons	\$0
Annual Cash Coupon	\$1,250
Cash Benefits Interest Rates	2.50%

Illustration for investment on 18-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(12,017)			
2023		(2,250)	1,250	
2024		(2,250)	1,250	
2025		(2,250)	1,250	
2026		(2,250)	1,250	
2027		(2,250)	1,250	
2028		(2,250)	1,250	
2029		(2,250)	1,250	
2030		(2,250)	1,250	
2031		(2,250)	1,250	
2032				31,166
Total	(12,017)	(20,252)	11,250	31,166

Invested Amount	Maturity Amount	Annual Returns (%)
(12,017) =>	19,585	6.3%
(1,000) =>	1,552	6.1%
(1,000) =>	1,478	6.0%
(1,000) =>	1,408	5.8%
(1,000) =>	1,341	5.7%
(1,000) =>	1,277	5.5%
(1,000) =>	1,216	5.4%
(1,000) =>	1,158	5.3%
(1,000) =>	1,103	5.1%
(1,000) =>	1,050	5.0%
(21,019) =>	31,166	



TES ID Number	P3475	Net Annual Premium	\$1,000	Initial Amount	18-Dec-22	\$12,017
Policy Number	50933919	Duration to Maturity	10 yrs 0 mths		18-Jan-23	\$12,067
Policy Type	RP-AC	Next Premium Date	18-Dec-23		18-Feb-23	\$12,117
Issue Date	18-Dec-12	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	18-Dec-32	Projected Maturity Value	\$31,166	Annual Cash Coupon		\$1,250
Last Premium Date	18-Dec-31			Cash Benefits Interest Rates		2.50%
Illustration for investment on		18-Dec-22		Invested	Maturity	Annual
	2022	2023 to 2031	2032	Total		
Initial Amount	(\$12,017)			(\$12,017)		
Funds into plan	\$0	(\$9,002)		(\$9,002)		
Total payments				(\$21,019)		
Payout from plan		\$0		\$0		
Maturity Value			\$31,166	\$31,166		
Projected Gain				\$10,147		
% Gain vs Total Payments				48.3%		

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 \$1250 (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		\$1,250
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 \$10417 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.