



TES ID Number	P3478
Policy Number	40651477
Policy Type	RP-AC
Issue Date	25-Jul-09
Maturity Date	25-Jul-34
Last Premium Date	25-Jul-33

Net Annual Premium	\$498
Duration to Maturity	11 yrs 7 mths
Next Premium Date	25-Jul-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$19,334

Initial Amount	25-Dec-22	\$6,765
	25-Jan-23	\$6,793
	25-Feb-23	\$6,822

Accumulate Cash Coupons	\$0
Annual Cash Coupon	\$700
Cash Benefits Interest Rates	2.50%

Illustration for investment on 25-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(6,765)			
2023		(1,198)	700	
2024		(1,198)	700	
2025		(1,198)	700	
2026		(1,198)	700	
2027		(1,198)	700	
2028		(1,198)	700	
2029		(1,198)	700	
2030		(1,198)	700	
2031		(1,198)	700	
2032		(1,198)	700	
2033		(1,198)	700	
2034				19,334
Total	(6,765)	(13,175)	7,700	19,334

Invested Amount	Maturity Amount	Annual Returns (%)
(6,765) =>	11,910	6.6%
(498) =>	851	6.5%
(498) =>	811	6.3%
(498) =>	772	6.1%
(498) =>	735	6.0%
(498) =>	700	5.8%
(498) =>	667	5.7%
(498) =>	635	5.5%
(498) =>	605	5.4%
(498) =>	576	5.3%
(498) =>	549	5.1%
(498) =>	523	5.0%
(12,240) =>	19,334	



TES ID Number	P3478	Net Annual Premium	\$498	Initial Amount	25-Dec-22	\$6,765
Policy Number	40651477	Duration to Maturity	11 yrs 7 mths		25-Jan-23	\$6,793
Policy Type	RP-AC	Next Premium Date	25-Jul-23		25-Feb-23	\$6,822
Issue Date	25-Jul-09	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	25-Jul-34	Projected Maturity Value	\$19,334	Annual Cash Coupon		\$700
Last Premium Date	25-Jul-33			Cash Benefits Interest Rates		2.50%

<b>Illustration for investment on</b>		<b>25-Dec-22</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>
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	2022	2023 to 2033	2034	Total
Initial Amount	(\$6,765)			(\$6,765)
Funds into plan	\$0	(\$5,475)		(\$5,475)
Total payments				(\$12,240)
Payout from plan		\$0		\$0
<b>Maturity Value</b>			<b>\$19,334</b>	<b>\$19,334</b>
<b>Projected Gain</b>				<b>\$7,094</b>
<b>% Gain vs Total Payments</b>				<b>58.0%</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 \$700 (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		\$700
Cash Benefits Interest Rates		2.50%
Invested	Maturity	Annual

Illustration for investment on 25-Dec-22

**Notes**

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$3163 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.