



TES ID Number	P3479
Policy Number	51228367
Policy Type	RP-AC
Issue Date	29-Jan-13
Maturity Date	29-Jan-38
Last Premium Date	29-Jan-37

Net Annual Premium	\$707
Duration to Maturity	15 yrs 2 mths
Next Premium Date	29-Jan-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$30,382

Initial Amount	29-Nov-22	\$6,851
	29-Dec-22	\$6,878
	29-Jan-23	\$7,613

Accumulate Cash Coupons	\$0
Annual Cash Coupon	\$1,100
Cash Benefits Interest Rates	2.50%

Illustration for investment on 29-Nov-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(6,851)			
2023		(1,807)	1,100	
2024		(1,807)	1,100	
2025		(1,807)	1,100	
2026		(1,807)	1,100	
2027		(1,807)	1,100	
2028		(1,807)	1,100	
2029		(1,807)	1,100	
2030		(1,807)	1,100	
2031		(1,807)	1,100	
2032		(1,807)	1,100	
2033		(1,807)	1,100	
2034		(1,807)	1,100	
2035		(1,807)	1,100	
2036		(1,807)	1,100	
2037		(1,807)	1,100	
2038				30,382
Total	(6,851)	(27,100)	16,500	30,382

Invested Amount	Maturity Amount	Annual Returns (%)
(6,851) =>	14,371	7.2%
(707) =>	1,469	7.2%
(707) =>	1,399	7.0%
(707) =>	1,332	6.8%
(707) =>	1,269	6.6%
(707) =>	1,209	6.5%
(707) =>	1,151	6.3%
(707) =>	1,096	6.1%
(707) =>	1,044	6.0%
(707) =>	994	5.8%
(707) =>	947	5.7%
(707) =>	902	5.5%
(707) =>	859	5.4%
(707) =>	818	5.3%
(707) =>	779	5.1%
(707) =>	742	5.0%
(17,451) =>	30,382	



TES ID Number	P3479	Net Annual Premium	\$707	Initial Amount	29-Nov-22	\$6,851
Policy Number	51228367	Duration to Maturity	15 yrs 2 mths		29-Dec-22	\$6,878
Policy Type	RP-AC	Next Premium Date	29-Jan-23		29-Jan-23	\$7,613
Issue Date	29-Jan-13	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	29-Jan-38	Projected Maturity Value	\$30,382	Annual Cash Coupon		\$1,100
Last Premium Date	29-Jan-37			Cash Benefits Interest Rates		2.50%

Illustration for investment on		29-Nov-22			
	2022	2023 to 2037	2038	Total	
Initial Amount	(\$6,851)			(\$6,851)	Invested
Funds into plan	\$0	(\$10,600)		(\$10,600)	Maturity
Total payments				(\$17,451)	Annual
Payout from plan		\$0		\$0	
Maturity Value			\$30,382	\$30,382	
Projected Gain				\$12,931	
% Gain vs Total Payments				74.1%	

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 \$1100 (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.



TES ID Number	P3479
Policy Number	51228367
Policy Type	RP-AC
Issue Date	29-Jan-13
Maturity Date	29-Jan-38
Last Premium Date	29-Jan-37

Net Annual Premium	\$707
Duration to Maturity	15 yrs 2 mths
Next Premium Date	29-Jan-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$30,382

Initial Amount	29-Nov-22	\$6,851
	29-Dec-22	\$6,878
	29-Jan-23	\$7,613
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$1,100
Cash Benefits Interest Rates		2.50%
Invested	Maturity	Annual

Illustration for investment on 29-Nov-22

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$3261 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.