



TES ID Number	P3537
Policy Number	51730839
Policy Type	RP-AC
Issue Date	6-Jun-13
Maturity Date	6-Jun-38
Last Premium Date	6-Jun-37

Net Annual Premium	\$1,352
Duration to Maturity	15 yrs 6 mths
Next Premium Date	6-Jun-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$62,837

Initial Amount	6-Dec-22	\$15,110
	6-Jan-23	\$15,170
	6-Feb-23	\$15,235

Accumulate Cash Coupons	\$0
Annual Cash Coupon	\$2,275
Cash Benefits Interest Rates	2.50%

Illustration for investment on 6-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(15,110)			
2023		(3,627)	2,275	
2024		(3,627)	2,275	
2025		(3,627)	2,275	
2026		(3,627)	2,275	
2027		(3,627)	2,275	
2028		(3,627)	2,275	
2029		(3,627)	2,275	
2030		(3,627)	2,275	
2031		(3,627)	2,275	
2032		(3,627)	2,275	
2033		(3,627)	2,275	
2034		(3,627)	2,275	
2035		(3,627)	2,275	
2036		(3,627)	2,275	
2037		(3,627)	2,275	
2038				62,837
Total	(15,110)	(54,402)	34,125	62,837

Invested Amount	Maturity Amount	Annual Returns (%)
(15,110) =>	32,210	7.3%
(1,352) =>	2,810	7.2%
(1,352) =>	2,676	7.0%
(1,352) =>	2,549	6.8%
(1,352) =>	2,428	6.6%
(1,352) =>	2,312	6.5%
(1,352) =>	2,202	6.3%
(1,352) =>	2,097	6.1%
(1,352) =>	1,997	6.0%
(1,352) =>	1,902	5.8%
(1,352) =>	1,811	5.7%
(1,352) =>	1,725	5.5%
(1,352) =>	1,643	5.4%
(1,352) =>	1,565	5.3%
(1,352) =>	1,490	5.1%
(1,352) =>	1,419	5.0%
(35,387) =>	62,837	



TES ID Number	P3537	Net Annual Premium	\$1,352	Initial Amount	6-Dec-22	\$15,110
Policy Number	51730839	Duration to Maturity	15 yrs 6 mths		6-Jan-23	\$15,170
Policy Type	RP-AC	Next Premium Date	6-Jun-23		6-Feb-23	\$15,235
Issue Date	6-Jun-13	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	6-Jun-38	Projected Maturity Value	\$62,837	Annual Cash Coupon		\$2,275
Last Premium Date	6-Jun-37			Cash Benefits Interest Rates		2.50%
<b>Illustration for investment on</b>		<b>6-Dec-22</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>

	2022	2023 to 2037	2038	Total
Initial Amount	(\$15,110)			(\$15,110)
Funds into plan	\$0	(\$20,277)		(\$20,277)
Total payments				(\$35,387)
Payout from plan		\$0		\$0
<b>Maturity Value</b>			<b>\$62,837</b>	<b>\$62,837</b>
<b>Projected Gain</b>				<b>\$27,450</b>
<b>% Gain vs Total Payments</b>				<b>77.6%</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 \$2275 (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		\$2,275
Cash Benefits Interest Rates		2.50%
Invested	Maturity	Annual

Illustration for investment on 6-Dec-22

**Notes**

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$7584 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.