



TES ID Number	G2688	Next Net Premium	\$2,090	Initial Amount	5-Dec-22	\$26,425
Policy Number	0073762324	Duration to Maturity	14 yrs 8 mths		5-Jan-23	\$26,535
Policy Type	RP-AC	Next Premium Date	5-Aug-23		5-Feb-23	\$26,644
Issue Date	5-Aug-12	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	5-Aug-37	Projected Maturity Value	\$97,108	Next Cash Coupon		\$3,780
Last Premium Date	5-Aug-36			Cash Benefits Interest Rates		2.50%
Illustration for investment on		5-Dec-22		Invested	Maturity	Annual
	2022	2023 to 2036	2037	Total		
Initial Amount	(\$26,425)			(\$26,425)		
Funds into plan	\$0	(\$29,265)		(\$29,265)		
Total payments				(\$55,690)		
Payout from plan		\$0		\$0		
Maturity Value			\$97,108	\$97,108		
Projected Gain				\$41,418		
% Gain vs Total Payments				74.4%		

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 \$3780 (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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Maturity Date	5-Aug-37
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Next Net Premium	\$2,090
Duration to Maturity	14 yrs 8 mths
Next Premium Date	5-Aug-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$97,108

Initial Amount	5-Dec-22	\$26,425
	5-Jan-23	\$26,535
	5-Feb-23	\$26,644
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$3,780
Cash Benefits Interest Rates		2.50%
Invested	Maturity	Annual

Illustration for investment on 5-Dec-22

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$12779.75 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.