



TES ID Number	P3640
Policy Number	35294459
Policy Type	RP-AC
Issue Date	22-Nov-07
Maturity Date	22-Nov-32
Last Premium Date	22-Nov-31

Next Net Premium	\$452
Duration to Maturity	9 yrs 9 mths
Next Premium Date	22-Nov-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$17,784

Initial Amount	22-Feb-23	\$7,796
	22-Mar-23	\$7,825
	22-Apr-23	\$7,858

Accumulate Cash Coupons	\$0
Next Cash Coupon	\$750
Cash Benefits Interest Rates	2.50%

Illustration for investment on 22-Feb-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(7,796)			
2023		(1,202)	750	
2024		(1,202)	750	
2025		(1,202)	750	
2026		(1,202)	750	
2027		(1,202)	750	
2028		(1,202)	750	
2029		(1,202)	750	
2030		(1,202)	750	
2031		(1,202)	750	
2032				17,784
Total	(7,796)	(10,819)	6,750	17,784

Invested Amount	Maturity Amount	Annual Returns (%)
(7,796) =>	12,549	6.3%
(452) =>	701	6.1%
(452) =>	668	6.0%
(452) =>	636	5.8%
(452) =>	606	5.7%
(452) =>	577	5.5%
(452) =>	550	5.4%
(452) =>	523	5.3%
(452) =>	498	5.1%
(452) =>	475	5.0%
(11,865) =>	17,784	



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Policy Type	RP-AC	Next Premium Date	22-Nov-23		22-Apr-23	\$7,858
Issue Date	22-Nov-07	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	22-Nov-32	Projected Maturity Value	\$17,784	Next Cash Coupon		\$750
Last Premium Date	22-Nov-31			Cash Benefits Interest Rates		2.50%
Illustration for investment on		22-Feb-23		Invested	Maturity	Annual
	2023	2024 to 2031	2032	Total		
Initial Amount	(\$7,796)			(\$7,796)		
Funds into plan	(\$452)	(\$3,617)		(\$4,069)		
Total payments				(\$11,865)		
Payout from plan		\$0		\$0		
Maturity Value			\$17,784	\$17,784		
Projected Gain				\$5,919		
% Gain vs Total Payments				49.9%		

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 \$750 (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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Cash Benefits Interest Rates		2.50%
Invested	Maturity	Annual

Illustration for investment on 22-Feb-23

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$4375 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.