



TES ID Number	P3680
Policy Number	37718908
Policy Type	RP-AC
Issue Date	27-Dec-08
Maturity Date	27-Dec-33
Last Premium Date	27-Dec-32

Next Net Premium	\$850
Duration to Maturity	10 yrs 10 mths
Next Premium Date	27-Dec-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$27,620

Initial Amount	27-Feb-23	\$9,660
	27-Mar-23	\$9,698
	27-Apr-23	\$9,737

Accumulate Cash Coupons	\$0
Next Cash Coupon	\$1,000
Cash Benefits Interest Rates	2.50%

Illustration for investment on 27-Feb-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(9,660)			
2023		(1,850)	1,000	
2024		(1,850)	1,000	
2025		(1,850)	1,000	
2026		(1,850)	1,000	
2027		(1,850)	1,000	
2028		(1,850)	1,000	
2029		(1,850)	1,000	
2030		(1,850)	1,000	
2031		(1,850)	1,000	
2032		(1,850)	1,000	
2033				27,620
Total	(9,660)	(18,499)	10,000	27,620

Invested Amount	Maturity Amount	Annual Returns (%)
(9,660) =>	16,395	6.4%
(850) =>	1,385	6.3%
(850) =>	1,318	6.1%
(850) =>	1,256	6.0%
(850) =>	1,196	5.8%
(850) =>	1,139	5.7%
(850) =>	1,085	5.5%
(850) =>	1,033	5.4%
(850) =>	984	5.3%
(850) =>	937	5.1%
(850) =>	892	5.0%
(18,159) =>	27,620	



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Policy Number	37718908	Duration to Maturity	10 yrs 10 mths		27-Mar-23	\$9,698
Policy Type	RP-AC	Next Premium Date	27-Dec-23		27-Apr-23	\$9,737
Issue Date	27-Dec-08	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	27-Dec-33	Projected Maturity Value	\$27,620	Next Cash Coupon		\$1,000
Last Premium Date	27-Dec-32			Cash Benefits Interest Rates		2.50%
<b>Illustration for investment on</b>		<b>27-Feb-23</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>
	2023	2024 to 2032	2033	Total		
Initial Amount	-\$9,660			-\$9,660		
Funds into plan	-\$850	-\$7,649		-\$8,499		
Total payments				-\$18,159		
Payout from plan		\$0		\$0		
<b>Maturity Value</b>			<b>\$27,620</b>	<b>\$27,620</b>		
<b>Projected Gain</b>				<b>\$9,461</b>		
<b>% Gain vs Total Payments</b>				<b>52.1%</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 \$1000 (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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<b>Last Premium Date</b>	27-Dec-32

<b>Next Net Premium</b>	\$850
<b>Duration to Maturity</b>	10 yrs 10 mths
<b>Next Premium Date</b>	27-Dec-23
<b>Internal Rate of Return</b>	5.00%
<b>Projected Maturity Value</b>	\$27,620

<b>Initial Amount</b>	27-Feb-23	\$9,660
	27-Mar-23	\$9,698
	27-Apr-23	\$9,737
<b>Accumulate Cash Coupons</b>		\$0
<b>Next Cash Coupon</b>		\$1,000
<b>Cash Benefits Interest Rates</b>		2.50%
<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>

**Illustration for investment on 27-Feb-23**

**Notes**

This product is underwritten by the relevant insurance company.  
 Projected Maturity Value, of which \$5380 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.