



TES ID Number	A6536
Policy Number	L544226706
Policy Type	LP-6 yrs-AC
Issue Date	23-Apr-18
Maturity Date	23-Apr-48
Last Premium Date	23-Apr-27

Next Net Premium	\$5,100
Duration to Maturity	26 yrs 3 mths
Next Premium Date	23-Apr-22
Internal Rate of Return	4.50%
Projected Maturity Value	\$33,621

Initial Amount	23-Jan-22	\$15,915
	23-Feb-22	\$15,975
	23-Mar-22	\$16,030

Accumulate Cash Coupons	\$0
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Next Cash Coupon	\$210
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Cash Benefits Interest Rates	2.75%
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Illustration for investment on 23-Jan-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(15,915)			
2022		(5,310)	210	
2023		(5,310)	210	
2024		(5,310)	210	
2025		(5,310)	210	
2026		(5,310)	210	
2027		(5,310)	210	
2028			210	
2029			210	
2030			210	
2031			210	
2032			210	
2033			7,410	
2034			4,380	
2035			4,380	
2036			4,380	
2037			4,380	
2038			4,380	
2039			4,380	
2040			4,380	
2041			4,380	
2042			4,380	
2043			4,380	

Invested Amount	Maturity Amount	Annual Returns (%)
(15,915) =>	50,605	8.3%
(5,100) =>	16,019	8.2%
(5,100) =>	15,329	8.0%
(5,100) =>	14,668	7.8%
(5,100) =>	14,037	7.6%
(5,100) =>	13,433	7.4%
(5,100) =>	12,854	7.2%
210 =>	(506)	
210 =>	(485)	
210 =>	(464)	
210 =>	(444)	
210 =>	(425)	
7,410 =>	(14,341)	
4,380 =>	(8,112)	
4,380 =>	(7,763)	
4,380 =>	(7,428)	
4,380 =>	(7,108)	
4,380 =>	(6,802)	
4,380 =>	(6,510)	
4,380 =>	(6,229)	
4,380 =>	(5,961)	
4,380 =>	(5,704)	
4,380 =>	(5,459)	



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Issue Date	23-Apr-18	Internal Rate of Return	4.50%	Accumulate Cash Coupons		\$0
Maturity Date	23-Apr-48	Projected Maturity Value	\$33,621	Next Cash Coupon		\$210
Last Premium Date	23-Apr-27			Cash Benefits Interest Rates		2.75%
Illustration for investment on		23-Jan-22		Invested	Maturity	Annual
2044			4,380	4,380 =>	(5,223)	
2045			4,380	4,380 =>	(4,998)	
2046			4,380	4,380 =>	(4,783)	
2047			4,380	4,380 =>	(4,578)	
2048			4,380	4,380 =>	(4,380)	
Total	(15,915)	(31,860)	75,420	27,645 =>	29,241	

	2022	2023 to 2047	2048	Total
Initial Amount	-\$15,915			-\$15,915
Funds into plan	-\$5,100	-\$25,500		-\$30,600
Total payments				-\$46,515
Payout from plan		\$69,780		\$69,780
Maturity Value			\$33,621	\$33,621
Projected Gain				\$56,886
% Gain vs Total Payments				122.3%

Cash Coupon

This Plan has Yearly Cash Coupon. Above illustration assumes Cash Coupon withdrawal to net off Premium.

You have the yearly option to top up \$210 Cash (up to annual cash coupon value) to this policy and this portion of cash savings is yielding 2.75% p.a.

For this Cash portion, you have the option to withdraw, discontinue and resume anytime.



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Cash Benefits Interest Rates		2.75%
Invested	Maturity	Annual

Illustration for investment on 23-Jan-22

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$3600 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.