



TES ID Number	A6589
Policy Number	L536491468
Policy Type	SP-AC-WL (USD)
Issue Date	20-Dec-06
Maturity Date	20-Dec-70
Last Premium Date	20-Dec-13

Next Net Premium	\$0
Duration to Maturity	48 yrs 0 mths
Next Premium Date	Not Applicable
Internal Rate of Return	4.60%
Projected Maturity Value	\$212,063

Initial Amount	20-Dec-22	\$170,240
	20-Jan-23	\$170,890
	20-Feb-23	\$171,530
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$7,095
Cash Benefits Interest Rates		2.75%

Illustration for investment on 20-Dec-22

Date	Initial	Premiums	Cashback	Maturity
2022	(170,240)			
2023			7,095	
2024			7,118	
2025			7,139	
2026			7,164	
2027			7,188	
2028			7,214	
2029			7,238	
2030			7,262	
2031			7,287	
2032			7,311	
2033			7,337	
2034			7,361	
2035			7,388	
2036			7,413	
2037			7,439	
2038			7,463	
2039			7,491	
2040			7,518	
2041			7,547	
2042			7,577	
2043			7,607	
2044			7,640	

Invested Amount
(170,240)
7,095
7,118
7,139
7,164
7,188
7,214
7,238
7,262
7,287
7,311
7,337
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Illustration for investment on		20-Dec-22			Invested
2045			7,673		7,673
2046			7,707		7,707
2047			7,743		7,743
2048			7,782		7,782
2049			7,820		7,820
2050			7,862		7,862
2051			7,907		7,907
2052			7,955		7,955
2053			8,004		8,004
2054			8,058		8,058
2055			8,118		8,118
2056			8,180		8,180
2057			8,247		8,247
2058			8,322		8,322
2059			8,406		8,406
2060			8,507		8,507
2061			8,628		8,628
2062			8,786		8,786
2063			8,999		8,999
2064			9,308		9,308
2065			9,789		9,789
2066			10,317		10,317
2067			10,901		10,901
2068			11,541		11,541



TES ID Number	A6589	Next Net Premium	\$0	Initial Amount	20-Dec-22	\$170,240
Policy Number	L536491468	Duration to Maturity	48 yrs 0 mths		20-Jan-23	\$170,890
Policy Type	SP-AC-WL (USD)	Next Premium Date	Not Applicable		20-Feb-23	\$171,530
Issue Date	20-Dec-06	Internal Rate of Return	4.60%	Accumulate Cash Coupons		\$0
Maturity Date	20-Dec-70	Projected Maturity Value	\$212,063	Next Cash Coupon		\$7,095
Last Premium Date	20-Dec-13			Cash Benefits Interest Rates		2.75%
Illustration for investment on 20-Dec-22				Invested		
2069		12,243		12,243		
2070		13,019	199,044			
Total	(170,240)	-	393,619	199,044		210,360

	2022	2023 to 2069	2070	Total
Initial Amount	(\$170,240)			(\$170,240)
Funds into plan	\$0	\$0		\$0
Total payments				(\$170,240)
Payout from plan		\$380,600		\$380,600
Maturity Value			\$212,063	\$212,063
Projected Gain				\$422,423
% Gain vs Total Payments				248.1%

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 \$7095 (annual cash coupon value) into this policy to yield 2.75% per annum For this Cash portion, you have the option to withdraw, discontinue and resume anytime.



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Cash Benefits Interest Rates		2.75%
Invested		

Illustration for investment on 20-Dec-22

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$134100 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.