



TES ID Number	G2699
Policy Number	0205202159
Policy Type	LP-4 yrs-AC
Issue Date	12-Jan-17
Maturity Date	11-Jan-32
Last Premium Date	12-Jan-26

Net Annual Premium	\$1,864
Duration to Maturity	9 yrs 1 mths
Next Premium Date	12-Jan-23
Internal Rate of Return	4.20%
Projected Maturity Value	\$22,561

Initial Amount	12-Dec-22	\$12,958
	12-Jan-23	\$14,867
	12-Feb-23	\$15,070
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$1,136
Cash Benefits Interest Rates		2.50%

Illustration for investment on 12-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(12,958)			
2023		(3,000)	1,136	
2024		(3,000)	1,136	
2025		(3,000)	1,136	
2026		(3,000)	1,136	
2027			1,136	
2028			1,136	
2029			1,136	
2030			1,136	
2031			1,136	
2032				22,561
Total	(12,958)	(12,001)	10,224	22,561

Invested Amount
(12,958)
(1,864)
(1,864)
(1,864)
(1,864)
1,136
1,136
1,136
1,136
1,136
1,136
(14,735)



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TES ID Number	G2699	Net Annual Premium	\$1,864	Initial Amount	12-Dec-22	\$12,958
Policy Number	0205202159	Duration to Maturity	9 yrs 1 mths		12-Jan-23	\$14,867
Policy Type	LP-4 yrs-AC	Next Premium Date	12-Jan-23		12-Feb-23	\$15,070
Issue Date	12-Jan-17	Internal Rate of Return	4.20%	Accumulate Cash Coupons		\$0
Maturity Date	11-Jan-32	Projected Maturity Value	\$22,561	Annual Cash Coupon		\$1,136
Last Premium Date	12-Jan-26			Cash Benefits Interest Rates		2.50%

Illustration for investment on		12-Dec-22			Invested
	2022	2023 to 2031	2032	Total	
Initial Amount	(\$12,958)			(\$12,958)	
Funds into plan	\$0	(\$7,457)		(\$7,457)	
Total payments				(\$20,415)	
Payout from plan		\$5,680		\$5,680	
Maturity Value			\$22,561	\$22,561	
Projected Gain				\$7,826	
% Gain vs Total Payments				38.3%	

Cash Coupon

This Plan has Yearly Cash Coupon. Above illustration assumes Cash Coupon withdrawal to net off Premium. You have the yearly option to accumulate up to \$1136 (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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Illustration for investment on 12-Dec-22

Invested

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$16961 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.