



TES ID Number	G2707
Policy Number	0202374184
Policy Type	LP-5 yrs-AC
Issue Date	19-Oct-15
Maturity Date	18-Oct-33
Last Premium Date	19-Oct-27

Next Net Premium	\$2,241
Duration to Maturity	10 yrs 10 mths
Next Premium Date	19-Oct-23
Internal Rate of Return	4.30%
Projected Maturity Value	\$33,023

Initial Amount	19-Dec-22	\$15,476
	19-Jan-23	\$15,531
	19-Feb-23	\$15,585
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$1,254
Cash Benefits Interest Rates		2.50%

Illustration for investment on 19-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(15,476)			
2023		(3,495)	1,254	
2024		(3,495)	1,254	
2025		(3,495)	1,254	
2026		(3,495)	1,254	
2027		(3,495)	1,254	
2028			1,254	
2029			1,254	
2030			1,254	
2031			1,254	
2032			1,254	
2033				33,023
Total	(15,476)	(17,474)	12,540	33,023

Invested Amount
(15,476)
(2,241)
(2,241)
(2,241)
(2,241)
(2,241)
1,254
1,254
1,254
1,254
1,254
1,254
(20,410)



TES ID Number	G2707	Next Net Premium	\$2,241	Initial Amount	19-Dec-22	\$15,476
Policy Number	0202374184	Duration to Maturity	10 yrs 10 mths		19-Jan-23	\$15,531
Policy Type	LP-5 yrs-AC	Next Premium Date	19-Oct-23		19-Feb-23	\$15,585
Issue Date	19-Oct-15	Internal Rate of Return	4.30%	Accumulate Cash Coupons		\$0
Maturity Date	18-Oct-33	Projected Maturity Value	\$33,023	Next Cash Coupon		\$1,254
Last Premium Date	19-Oct-27			Cash Benefits Interest Rates		2.50%

Illustration for investment on		19-Dec-22			Invested
	2022	2023 to 2032	2033	Total	
Initial Amount	(\$15,476)			(\$15,476)	
Funds into plan	\$0	(\$11,204)		(\$11,204)	
Total payments				(\$26,680)	
Payout from plan		\$6,270		\$6,270	
Maturity Value			\$33,023	\$33,023	
Projected Gain				\$12,613	
% Gain vs Total Payments				47.3%	

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 \$1254 (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 19-Dec-22

Invested

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$11869.3 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.