



TES ID Number	T4554	Net Annual Premium	\$1,952	Initial Amount	11-Dec-22	\$14,307
Policy Number	00264917	Duration to Maturity	11 yrs 6 mths		11-Jan-23	\$14,359
Policy Type	LP-7 yrs-AC	Next Premium Date	11-Jun-23		11-Feb-23	\$14,411
Issue Date	11-Jun-15	Internal Rate of Return	4.40%	Accumulate Cash Coupons		\$0
Maturity Date	11-Jun-34	Projected Maturity Value	\$17,237	Annual Cash Coupon		\$0
Last Premium Date	11-Jun-29			Cash Benefits Interest Rates		3.25%

Illustration for investment on		11-Dec-22			Invested
	2022	2023 to 2033	2034	Total	
Initial Amount	(\$14,307)			(\$14,307)	
Funds into plan	\$0	(\$13,667)		(\$13,667)	
Total payments				(\$27,974)	
Payout from plan		\$24,000		\$24,000	
Maturity Value			\$17,237	\$17,237	
Projected Gain				\$13,263	
% Gain vs Total Payments				47.4%	

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 \$0 (annual cash coupon value) into this policy to yield 3.25% per annum. For this Cash portion, you have the option to withdraw, discontinue and resume anytime.



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Last Premium Date	11-Jun-29

Net Annual Premium	\$1,952
Duration to Maturity	11 yrs 6 mths
Next Premium Date	11-Jun-23
Internal Rate of Return	4.40%
Projected Maturity Value	\$17,237

Initial Amount	11-Dec-22	\$14,307
	11-Jan-23	\$14,359
	11-Feb-23	\$14,411
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$0
Cash Benefits Interest Rates		3.25%

Illustration for investment on 11-Dec-22

Invested

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$6000 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.