



TES ID Number	S1067	Net Annual Premium	\$3,613	Initial Amount	27-Nov-22	\$23,987
Policy Number	06440084	Duration to Maturity	9 yrs 7 mths		27-Dec-22	\$24,070
Policy Type	LP-4 yrs-AC	Next Premium Date	27-Jun-23		27-Jan-23	\$24,153
Issue Date	27-Jun-17	Internal Rate of Return	4.20%	Accumulate Cash Coupons		\$0
Maturity Date	27-Jun-32	Projected Maturity Value	\$42,685	Annual Cash Coupon		\$2,225
Last Premium Date	27-Jun-26			Cash Benefits Interest Rates		2.50%

Illustration for investment on 27-Nov-22					Invested Amount
Date	Initial	Premiums	Cashback	Maturity	
2022	(23,987)				(23,987)
2023		(5,838)	2,225		(3,613)
2024		(5,838)	2,225		(3,613)
2025		(5,838)	2,225		(3,613)
2026		(5,838)	2,225		(3,613)
2027			2,225		2,225
2028			2,225		2,225
2029			2,225		2,225
2030			2,225		2,225
2031			2,225		2,225
2032				42,685	2,225
Total	(23,987)	(23,354)	20,025	42,685	(27,316)



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Illustration for investment on		27-Nov-22			Invested
	2022	2023 to 2031	2032	Total	
Initial Amount	(\$23,987)			(\$23,987)	
Funds into plan	\$0	(\$14,454)		(\$14,454)	
Total payments				(\$38,441)	
Payout from plan		\$11,125		\$11,125	
Maturity Value			\$42,685	\$42,685	
Projected Gain				\$15,369	
% Gain vs Total Payments				40.0%	

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 \$2225 (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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Policy Type	LP-4 yrs-AC
Issue Date	27-Jun-17
Maturity Date	27-Jun-32
Last Premium Date	27-Jun-26

Net Annual Premium	\$3,613
Duration to Maturity	9 yrs 7 mths
Next Premium Date	27-Jun-23
Internal Rate of Return	4.20%
Projected Maturity Value	\$42,685

Initial Amount	27-Nov-22	\$23,987
	27-Dec-22	\$24,070
	27-Jan-23	\$24,153
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$2,225
Cash Benefits Interest Rates		2.50%

Illustration for investment on 27-Nov-22

Invested

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$31150 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.