



TES ID Number	A6621
Policy Number	L543591319
Policy Type	LP-4 yrs-AC
Issue Date	25-Jul-17
Maturity Date	25-Jul-32
Last Premium Date	26-Jul-26

Net Annual Premium	\$2,000
Duration to Maturity	9 yrs 8 mths
Next Premium Date	25-Jul-23
Internal Rate of Return	4.20%
Projected Maturity Value	\$22,352

Initial Amount	25-Nov-22	\$11,496
	25-Dec-22	\$11,535
	25-Jan-23	\$11,575
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$1,000
Cash Benefits Interest Rates		2.75%

Illustration for investment on 25-Nov-22

Date	Initial	Premiums	Cashback	Maturity
2022	(11,496)			
2023		(3,000)	1,000	
2024		(3,000)	1,000	
2025		(3,000)	1,000	
2026		(3,000)	1,000	
2027			1,000	
2028			1,000	
2029			1,000	
2030			1,000	
2031			1,000	
2032				22,352
Total	(11,496)	(12,000)	9,000	22,352

Invested Amount
(11,496)
(2,000)
(2,000)
(2,000)
(2,000)
1,000
1,000
1,000
1,000
1,000
1,000
(14,496)



TES ID Number	A6621	Net Annual Premium	\$2,000	Initial Amount	25-Nov-22	\$11,496
Policy Number	L543591319	Duration to Maturity	9 yrs 8 mths		25-Dec-22	\$11,535
Policy Type	LP-4 yrs-AC	Next Premium Date	25-Jul-23		25-Jan-23	\$11,575
Issue Date	25-Jul-17	Internal Rate of Return	4.20%	Accumulate Cash Coupons		\$0
Maturity Date	25-Jul-32	Projected Maturity Value	\$22,352	Annual Cash Coupon		\$1,000
Last Premium Date	26-Jul-26			Cash Benefits Interest Rates		2.75%

Illustration for investment on		25-Nov-22			Invested
	2022	2023 to 2031	2032	Total	
Initial Amount	(\$11,496)			(\$11,496)	
Funds into plan	\$0	(\$8,000)		(\$8,000)	
Total payments				(\$19,496)	
Payout from plan		\$5,000		\$5,000	
Maturity Value			\$22,352	\$22,352	
Projected Gain				\$7,856	
% Gain vs Total Payments				40.3%	

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 \$1000 (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.



TES ID Number	A6621
Policy Number	L543591319
Policy Type	LP-4 yrs-AC
Issue Date	25-Jul-17
Maturity Date	25-Jul-32
Last Premium Date	26-Jul-26

Net Annual Premium	\$2,000
Duration to Maturity	9 yrs 8 mths
Next Premium Date	25-Jul-23
Internal Rate of Return	4.20%
Projected Maturity Value	\$22,352

Initial Amount	25-Nov-22	\$11,496
	25-Dec-22	\$11,535
	25-Jan-23	\$11,575
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$1,000
Cash Benefits Interest Rates		2.75%

Illustration for investment on 25-Nov-22

Invested

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$17403 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.