



TES ID Number	T4557	Net Annual Premium	\$7,132
Policy Number	00279059	Duration to Maturity	18 yrs 4 mths
Policy Type	LP-3 yrs-AC	Next Premium Date	6-Apr-23
Issue Date	6-Apr-16	Internal Rate of Return	4.60%
Maturity Date	6-Apr-41	Projected Maturity Value	\$72,641
Last Premium Date	6-Apr-25		

Initial Amount	6-Dec-22	\$56,315
	6-Jan-23	\$56,525
	6-Feb-23	\$56,745

Accumulate Cash Coupons	\$0
Annual Cash Coupon	\$4,650
Cash Benefits Interest Rates	3.25%

Illustration for investment on 6-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(56,315)			
2023		(11,782)	4,650	
2024		(11,782)	4,650	
2025		(11,782)	4,650	
2026			4,650	
2027			4,650	
2028			4,650	
2029			4,650	
2030			4,650	
2031			4,650	
2032			4,650	
2033			4,650	
2034			4,650	
2035			4,650	
2036			4,650	
2037			4,650	
2038			4,650	
2039			4,650	
2040			4,650	
2041				72,641
Total	(56,315)	(35,347)	83,700	72,641

Invested Amount	Maturity Amount	Annual Returns (%)
(56,315) =>	128,502	7.0%
(7,132) =>	16,025	6.9%
(7,132) =>	15,319	6.8%
(7,132) =>	14,646	6.6%
4,650 =>	(9,129)	
4,650 =>	(8,728)	
4,650 =>	(8,343)	
4,650 =>	(7,977)	
4,650 =>	(7,626)	
4,650 =>	(7,291)	
4,650 =>	(6,970)	
4,650 =>	(6,663)	
4,650 =>	(6,371)	
4,650 =>	(6,091)	
4,650 =>	(5,822)	
4,650 =>	(5,566)	
4,650 =>	(5,322)	
4,650 =>	(5,088)	
4,650 =>	(4,864)	
(7,962) =>	72,641	



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Maturity Date	6-Apr-41	Projected Maturity Value	\$72,641	Annual Cash Coupon		\$4,650
Last Premium Date	6-Apr-25			Cash Benefits Interest Rates		3.25%

Illustration for investment on		6-Dec-22			Invested	Maturity	Annual
	2022	2023 to 2040	2041	Total			
Initial Amount	(\$56,315)			(\$56,315)			
Funds into plan	\$0	(\$21,397)		(\$21,397)			
Total payments				(\$77,712)			
Payout from plan		\$69,750		\$69,750			
Maturity Value			\$72,641	\$72,641			
Projected Gain				\$64,679			
% Gain vs Total Payments				83.2%			

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 \$4650 (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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Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$4,650
Cash Benefits Interest Rates		3.25%
Invested	Maturity	Annual

Illustration for investment on 6-Dec-22

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$18600 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.