



TES ID Number	A6637
Policy Number	L539839726
Policy Type	LP-4 yrs-AC-WL
Issue Date	31-Aug-12
Maturity Date	31-Aug-32
Last Premium Date	31-Aug-26

Next Net Premium	\$1,468
Duration to Maturity	9 yrs 9 mths
Next Premium Date	31-Aug-23
Internal Rate of Return	4.20%
Projected Maturity Value	\$35,936

Initial Amount	30-Nov-22	\$20,256
	31-Dec-22	\$20,328
	31-Jan-23	\$20,399
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$466
Cash Benefits Interest Rates		2.75%

Illustration for investment on 30-Nov-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(20,256)			
2023		(1,934)	466	
2024		(1,934)	473	
2025		(1,934)	478	
2026		(1,934)	484	
2027			492	
2028			446	
2029			400	
2030			353	
2031			304	
2032			260	35,676
Total	(20,256)	(7,735)	4,156	35,676

Invested Amount
(20,256)
(1,468)
(1,461)
(1,456)
(1,450)
492
446
400
353
304
(24,095)



TES
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TES ID Number	A6637	Next Net Premium	\$1,468	Initial Amount	30-Nov-22	\$20,256
Policy Number	L539839726	Duration to Maturity	9 yrs 9 mths		31-Dec-22	\$20,328
Policy Type	LP-4 yrs-AC-WL	Next Premium Date	31-Aug-23		31-Jan-23	\$20,399
Issue Date	31-Aug-12	Internal Rate of Return	4.20%	Accumulate Cash Coupons		\$0
Maturity Date	31-Aug-32	Projected Maturity Value	\$35,936	Next Cash Coupon		\$466
Last Premium Date	31-Aug-26			Cash Benefits Interest Rates		2.75%

Illustration for investment on		30-Nov-22			Invested
	2022	2023 to 2031	2032	Total	
Initial Amount	(\$20,256)			(\$20,256)	
Funds into plan	\$0	(\$5,834)		(\$5,834)	
Total payments				(\$26,090)	
Payout from plan		\$1,995		\$1,995	
Maturity Value			\$35,936	\$35,936	
Projected Gain				\$11,841	
% Gain vs Total Payments				45.4%	

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 \$466 (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.



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Illustration for investment on 30-Nov-22

Invested

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$21960 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.