



TES ID Number	AX5023
Policy Number	501-7023176
Policy Type	LP-6 yrs-AC
Issue Date	28-Apr-14
Maturity Date	28-Apr-51
Last Premium Date	28-Apr-28

Next Net Premium	\$4,620
Duration to Maturity	28 yrs 4 mths
Next Premium Date	28-Apr-23
Internal Rate of Return	4.60%
Projected Maturity Value	\$84,357

Initial Amount	28-Dec-22	\$45,040
	28-Jan-23	\$45,210
	28-Feb-23	\$45,390

Accumulate Cash Coupons	\$0
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Next Cash Coupon	\$0
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Cash Benefits Interest Rates	2.50%
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Illustration for investment on 28-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(45,040)			
2023		(4,620)		
2024		(4,620)		
2025		(4,620)		
2026		(4,620)		
2027		(4,620)		
2028		(4,620)		
2029				
2030				
2031				
2032				
2033				
2034				
2035				
2036			6,000	
2037			6,210	
2038			6,435	
2039			6,660	
2040			6,900	
2041			7,140	
2042			7,380	
2043			7,635	
2044			7,905	

Invested Amount	Maturity Amount	Annual Returns (%)
(45,040) =>	161,229	9.1%
(4,620) =>	16,277	9.0%
(4,620) =>	15,559	8.8%
(4,620) =>	14,875	8.5%
(4,620) =>	14,222	8.3%
(4,620) =>	13,597	8.1%
(4,620) =>	12,997	7.9%
6,000 =>	(11,779)	
6,210 =>	(11,655)	
6,435 =>	(11,547)	
6,660 =>	(11,425)	
6,900 =>	(11,315)	
7,140 =>	(11,194)	
7,380 =>	(11,062)	
7,635 =>	(10,941)	
7,905 =>	(10,829)	



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Policy Number	501-7023176	Duration to Maturity	28 yrs 4 mths		28-Jan-23	\$45,210
Policy Type	LP-6 yrs-AC	Next Premium Date	28-Apr-23		28-Feb-23	\$45,390
Issue Date	28-Apr-14	Internal Rate of Return	4.60%	Accumulate Cash Coupons		\$0
Maturity Date	28-Apr-51	Projected Maturity Value	\$84,357	Next Cash Coupon		\$0
Last Premium Date	28-Apr-28			Cash Benefits Interest Rates		2.50%
Illustration for investment on		28-Dec-22		Invested	Maturity	Annual
2045			8,190	8,190 =>	(10,726)	
2046			8,475	8,475 =>	(10,612)	
2047			8,760	8,760 =>	(10,487)	
2048			9,075	9,075 =>	(10,385)	
2049			9,390	9,390 =>	(10,273)	
2050			9,720	9,720 =>	(10,167)	
2051						
Total	(45,040)	(27,720)	115,875	43,115 =>	84,357	

	2022	2023 to 2050	2051	Total
Initial Amount	-\$45,040			-\$45,040
Funds into plan	\$0	-\$27,720		-\$27,720
Total payments				-\$72,760
Payout from plan		\$115,875		\$115,875
Maturity Value			\$84,357	\$84,357
Projected Gain				\$127,472
% Gain vs Total Payments				175.2%

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 \$0 (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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Accumulate Cash Coupons		\$0
Next Cash Coupon		\$0
Cash Benefits Interest Rates		2.50%
Invested	Maturity	Annual

Illustration for investment on 28-Dec-22

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$0 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.