



TES ID Number	M1965	Next Net Premium	\$2,994	Initial Amount	17-Dec-22	\$14,948
Policy Number	2490874645	Duration to Maturity	10 yrs 1 mths		17-Jan-23	\$17,995
Policy Type	LP-5 yrs-AC	Next Premium Date	17-Jan-23		17-Feb-23	\$18,275
Issue Date	17-Jan-18	Internal Rate of Return	4.30%	Accumulate Cash Coupons		\$0
Maturity Date	17-Jan-33	Projected Maturity Value	\$29,009	Next Cash Coupon		\$492
Last Premium Date	17-Jan-27			Cash Benefits Interest Rates		3.00%

Illustration for investment on 17-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(14,948)			
2023		(3,486)	492	
2024		(3,486)	984	
2025		(3,486)	984	
2026		(3,486)	984	
2027		(3,486)	984	
2028			984	
2029			2,460	
2030			2,460	
2031			2,460	
2032			2,460	
2033				29,009
Total	(14,948)	(17,431)	15,252	29,009

Invested Amount
(14,948)
(2,994)
(2,502)
(2,502)
(2,502)
(2,502)
984
2,460
2,460
2,460
2,460
(17,127)



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Illustration for investment on 17-Dec-22				Invested
	2022	2023 to 2032	2033	Total
Initial Amount	(\$14,948)			(\$14,948)
Funds into plan	\$0	(\$13,003)		(\$13,003)
Total payments				(\$27,951)
Payout from plan		\$10,824		\$10,824
Maturity Value			\$29,009	\$29,009
Projected Gain				\$11,882
% Gain vs Total Payments				42.5%

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 \$492 (annual cash coupon value) into this policy to yield 3% per annum For this Cash portion, you have the option to withdraw, discontinue and resume anytime.



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Policy Number	2490874645
Policy Type	LP-5 yrs-AC
Issue Date	17-Jan-18
Maturity Date	17-Jan-33
Last Premium Date	17-Jan-27

Next Net Premium	\$2,994
Duration to Maturity	10 yrs 1 mths
Next Premium Date	17-Jan-23
Internal Rate of Return	4.30%
Projected Maturity Value	\$29,009

Initial Amount	17-Dec-22	\$14,948
	17-Jan-23	\$17,995
	17-Feb-23	\$18,275
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$492
Cash Benefits Interest Rates		3.00%

Illustration for investment on 17-Dec-22

Invested

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$19392 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.