



TES ID Number	S1076
Policy Number	81887111
Policy Type	LP-3 yrs-AC-WL
Issue Date	10-Nov-21
Maturity Date	10-Nov-26
Last Premium Date	10-Nov-25

Next Net Premium	\$20,071
Duration to Maturity	3 yrs 11 mths
Next Premium Date	10-Nov-23
Internal Rate of Return	4.10%
Projected Maturity Value	\$103,886

Initial Amount	10-Dec-22	\$32,970
	10-Jan-23	\$33,083
	10-Feb-23	\$33,197

Accumulate Cash Coupons	\$0
Next Cash Coupon	\$0
Cash Benefits Interest Rates	2.50%

Illustration for investment on 10-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(32,970)			
2023		(20,071)		
2024		(20,071)		
2025		(20,071)		
2026			3,248	100,638
Total	(32,970)	(60,214)	3,248	100,638

Invested Amount	Maturity Amount	Annual Returns (%)
(32,970) =>	38,599	4.4%
(20,071) =>	22,643	4.3%
(20,071) =>	21,750	4.2%
(20,071) =>	20,894	4.1%
(93,184) =>	103,886	



TES ID Number	S1076	Next Net Premium	\$20,071	Initial Amount	10-Dec-22	\$32,970
Policy Number	81887111	Duration to Maturity	3 yrs 11 mths		10-Jan-23	\$33,083
Policy Type	LP-3 yrs-AC-WL	Next Premium Date	10-Nov-23		10-Feb-23	\$33,197
Issue Date	10-Nov-21	Internal Rate of Return	4.10%	Accumulate Cash Coupons		\$0
Maturity Date	10-Nov-26	Projected Maturity Value	\$103,886	Next Cash Coupon		\$0
Last Premium Date	10-Nov-25			Cash Benefits Interest Rates		2.50%
<b>Illustration for investment on</b>		<b>10-Dec-22</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>

	2022	2023 to 2025	2026	Total
Initial Amount	(\$32,970)			(\$32,970)
Funds into plan	\$0	(\$60,214)		(\$60,214)
Total payments				(\$93,184)
Payout from plan		\$0		\$0
<b>Maturity Value</b>			<b>\$103,886</b>	<b>\$103,886</b>
<b>Projected Gain</b>				<b>\$10,702</b>
<b>% Gain vs Total Payments</b>				<b>11.5%</b>

### 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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<b>Maturity Date</b>	10-Nov-26
<b>Last Premium Date</b>	10-Nov-25

<b>Next Net Premium</b>	\$20,071
<b>Duration to Maturity</b>	3 yrs 11 mths
<b>Next Premium Date</b>	10-Nov-23
<b>Internal Rate of Return</b>	<b>4.10%</b>
<b>Projected Maturity Value</b>	<b>\$103,886</b>

<b>Initial Amount</b>	10-Dec-22	<b>\$32,970</b>
	10-Jan-23	<b>\$33,083</b>
	10-Feb-23	<b>\$33,197</b>
<b>Accumulate Cash Coupons</b>		\$0
<b>Next Cash Coupon</b>		\$0
<b>Cash Benefits Interest Rates</b>		2.50%
<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>

**Illustration for investment on 10-Dec-22**

**Notes**

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$101053 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.