



TES ID Number	M1970	Net Annual Premium	\$2,257
Policy Number	2490345893	Duration to Maturity	8 yrs 10 mths
Policy Type	LP-3 yrs-AC	Next Premium Date	19-Oct-23
Issue Date	19-Oct-16	Internal Rate of Return	4.10%
Maturity Date	19-Oct-31	Projected Maturity Value	\$26,313
Last Premium Date	19-Oct-25		

Initial Amount	19-Dec-22	\$17,699
	19-Jan-23	\$17,760
	19-Feb-23	\$17,820
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$1,400
Cash Benefits Interest Rates		3.00%

Illustration for investment on 19-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(17,699)			
2023		(3,657)	1,400	
2024		(3,657)	1,400	
2025		(3,657)	1,400	
2026			1,400	
2027			1,400	
2028			1,400	
2029			1,400	
2030			1,400	
2031				26,313
Total	(17,699)	(10,971)	11,200	26,313

Invested Amount	Maturity Amount	Annual Returns (%)
(17,699) =>	25,247	4.8%
(2,257) =>	3,113	4.7%
(2,257) =>	2,990	4.6%
(2,257) =>	2,872	4.5%
1,400 =>	(1,711)	
1,400 =>	(1,644)	
1,400 =>	(1,579)	
1,400 =>	(1,517)	
1,400 =>	(1,457)	
(17,470) =>	26,313	



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Illustration for investment on		19-Dec-22			Invested	Maturity	Annual
	2022	2023 to 2030	2031	Total			
Initial Amount	(\$17,699)			(\$17,699)			
Funds into plan	\$0	(\$6,771)		(\$6,771)			
Total payments				(\$24,470)			
Payout from plan		\$7,000		\$7,000			
Maturity Value			\$26,313	\$26,313			
Projected Gain				\$8,843			
% Gain vs Total Payments				36.1%			

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 \$1400 (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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Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$1,400
Cash Benefits Interest Rates		3.00%
Invested	Maturity	Annual

Illustration for investment on 19-Dec-22

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$21535 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.