



TES ID Number	S1077
Policy Number	81809298
Policy Type	LP-3 yrs-AC-WL
Issue Date	6-Oct-21
Maturity Date	6-Oct-26
Last Premium Date	6-Oct-25

Next Net Premium	\$12,278
Duration to Maturity	3 yrs 10 mths
Next Premium Date	6-Oct-23
Internal Rate of Return	4.10%
Projected Maturity Value	\$63,467

Initial Amount	6-Dec-22	\$20,166
	6-Jan-23	\$20,235
	6-Feb-23	\$20,304

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 6-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(20,166)			
2023		(12,278)		
2024		(12,278)		
2025		(12,278)		
2026			1,904	61,563
Total	(20,166)	(36,835)	1,904	61,563

Invested Amount	Maturity Amount	Annual Returns (%)
(20,166) =>	23,528	4.4%
(12,278) =>	13,852	4.3%
(12,278) =>	13,305	4.2%
(12,278) =>	12,782	4.1%
(57,001) =>	63,467	



TES ID Number	S1077	Next Net Premium	\$12,278	Initial Amount	6-Dec-22	\$20,166
Policy Number	81809298	Duration to Maturity	3 yrs 10 mths		6-Jan-23	\$20,235
Policy Type	LP-3 yrs-AC-WL	Next Premium Date	6-Oct-23		6-Feb-23	\$20,304
Issue Date	6-Oct-21	Internal Rate of Return	4.10%	Accumulate Cash Coupons		\$0
Maturity Date	6-Oct-26	Projected Maturity Value	\$63,467	Next Cash Coupon		\$0
Last Premium Date	6-Oct-25			Cash Benefits Interest Rates		2.50%
<b>Illustration for investment on</b>		<b>6-Dec-22</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>

	2022	2023 to 2025	2026	Total
Initial Amount	(\$20,166)			(\$20,166)
Funds into plan	\$0	(\$36,835)		(\$36,835)
Total payments				(\$57,001)
Payout from plan		\$0		\$0
<b>Maturity Value</b>			<b>\$63,467</b>	<b>\$63,467</b>
<b>Projected Gain</b>				<b>\$6,466</b>
<b>% Gain vs Total Payments</b>				<b>11.3%</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>	6-Oct-26
<b>Last Premium Date</b>	6-Oct-25

<b>Next Net Premium</b>	\$12,278
<b>Duration to Maturity</b>	3 yrs 10 mths
<b>Next Premium Date</b>	6-Oct-23
<b>Internal Rate of Return</b>	<b>4.10%</b>
<b>Projected Maturity Value</b>	<b>\$63,467</b>

<b>Initial Amount</b>	6-Dec-22	<b>\$20,166</b>
	6-Jan-23	<b>\$20,235</b>
	6-Feb-23	<b>\$20,304</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 6-Dec-22**

**Notes**

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$61800 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.