



TES ID Number	M1911
Policy Number	2490540899
Policy Type	LP-4 yrs-AC
Issue Date	30-Mar-17
Maturity Date	30-Mar-32
Last Premium Date	30-Mar-26

Next Net Premium	\$13,223
Duration to Maturity	9 yrs 4 mths
Next Premium Date	30-Mar-23
Internal Rate of Return	4.20%
Projected Maturity Value	\$144,962

Initial Amount	30-Nov-22	\$93,270
	30-Dec-22	\$93,585
	30-Jan-23	\$93,910
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$5,200
Cash Benefits Interest Rates		3.00%

Illustration for investment on 30-Nov-22

Date	Initial	Premiums	Cashback	Maturity
2022	(93,270)			
2023		(18,423)	5,200	
2024		(18,423)	5,200	
2025		(18,423)	5,200	
2026		(18,423)	5,200	
2027			5,200	
2028			13,000	
2029			13,000	
2030			13,000	
2031			13,000	
2032				144,962
Total	(93,270)	(73,693)	78,000	144,962

Invested Amount
(93,270)
(13,223)
(13,223)
(13,223)
(13,223)
(13,223)
5,200
13,000
13,000
13,000
13,000
13,000
(88,963)



TES ID Number	M1911	Next Net Premium	\$13,223	Initial Amount	30-Nov-22	\$93,270
Policy Number	2490540899	Duration to Maturity	9 yrs 4 mths		30-Dec-22	\$93,585
Policy Type	LP-4 yrs-AC	Next Premium Date	30-Mar-23		30-Jan-23	\$93,910
Issue Date	30-Mar-17	Internal Rate of Return	4.20%	Accumulate Cash Coupons		\$0
Maturity Date	30-Mar-32	Projected Maturity Value	\$144,962	Next Cash Coupon		\$5,200
Last Premium Date	30-Mar-26			Cash Benefits Interest Rates		3.00%

Illustration for investment on		30-Nov-22			Invested
	2022	2023 to 2031	2032	Total	
Initial Amount	(\$93,270)			(\$93,270)	
Funds into plan	\$0	(\$52,893)		(\$52,893)	
Total payments				(\$146,163)	
Payout from plan		\$57,200		\$57,200	
Maturity Value			\$144,962	\$144,962	
Projected Gain				\$55,999	
% Gain vs Total Payments				38.3%	

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 \$5200 (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
Next Cash Coupon		\$5,200
Cash Benefits Interest Rates		3.00%
Invested		

Illustration for investment on 30-Nov-22

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$103227 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.