



TES ID Number	N2164	Next Net Premium	\$3,406
Policy Number	1006804512	Duration to Maturity	10 yrs 9 mths
Policy Type	LP-8 yrs-AC	Next Premium Date	1-Sep-23
Issue Date	1-Sep-15	Internal Rate of Return	4.30%
Maturity Date	31-Aug-33	Projected Maturity Value	\$35,258
Last Premium Date	1-Sep-30		

Initial Amount	1-Dec-22	\$24,120
	1-Jan-23	\$24,208
	1-Feb-23	\$24,295
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$0
Cash Benefits Interest Rates		3.00%

Illustration for investment on 1-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(24,120)			
2023		(3,406)		
2024		(3,406)		
2025		(3,406)	2,350	
2026		(3,406)		
2027		(3,406)		
2028		(3,406)		
2029		(3,406)	2,350	
2030		(3,406)		
2031			16,450	
2032			14,100	
2033				35,258
Total	(24,120)	(27,244)	35,250	35,258

Invested Amount
(24,120)
(3,406)
(3,406)
(1,056)
(3,406)
(3,406)
(3,406)
(1,056)
(3,406)
16,450
14,100
(16,114)



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Policy Type	LP-8 yrs-AC	Next Premium Date	1-Sep-23		1-Feb-23	\$24,295
Issue Date	1-Sep-15	Internal Rate of Return	4.30%	Accumulate Cash Coupons	\$0	
Maturity Date	31-Aug-33	Projected Maturity Value	\$35,258	Next Cash Coupon	\$0	
Last Premium Date	1-Sep-30			Cash Benefits Interest Rates	3.00%	

Illustration for investment on 1-Dec-22				Invested
	2022	2023 to 2032	2033	Total
Initial Amount	(\$24,120)			(\$24,120)
Funds into plan	\$0	(\$22,544)		(\$22,544)
Total payments				(\$46,664)
Payout from plan		\$30,550		\$30,550
Maturity Value			\$35,258	\$35,258
Projected Gain				\$19,144
% Gain vs Total Payments				41.0%

### 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 3% per annum For this Cash portion, you have the option to withdraw, discontinue and resume anytime.



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<b>Maturity Date</b>	31-Aug-33
<b>Last Premium Date</b>	1-Sep-30

<b>Next Net Premium</b>	\$3,406
<b>Duration to Maturity</b>	10 yrs 9 mths
<b>Next Premium Date</b>	1-Sep-23
<b>Internal Rate of Return</b>	4.30%
<b>Projected Maturity Value</b>	\$35,258

<b>Initial Amount</b>	1-Dec-22	\$24,120
	1-Jan-23	\$24,208
	1-Feb-23	\$24,295
<b>Accumulate Cash Coupons</b>		\$0
<b>Next Cash Coupon</b>		\$0
<b>Cash Benefits Interest Rates</b>		3.00%

**Illustration for investment on 1-Dec-22**

**Invested**

**Notes**

This product is underwritten by the relevant insurance company.  
 Projected Maturity Value, of which \$14641 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.