



TES ID Number	S1051	Next Net Premium	\$6,525	Initial Amount	26-Nov-22	\$89,870
Policy Number	05200054	Duration to Maturity	24 yrs 0 mths		26-Dec-22	\$90,200
Policy Type	LP-8 yrs-AC	Next Premium Date	26-Nov-23		26-Jan-23	\$90,540
Issue Date	26-Nov-12	Internal Rate of Return	4.60%	Accumulate Cash Coupons		\$0
Maturity Date	26-Nov-46	Projected Maturity Value	\$186,630	Next Cash Coupon		\$0
Last Premium Date	26-Nov-30			Cash Benefits Interest Rates		3.00%

Illustration for investment on 26-Nov-22					Invested
Date	Initial	Premiums	Cashback	Maturity	Amount
2022	(89,870)				(89,870)
2023		(6,525)			(6,525)
2024		(6,525)			(6,525)
2025		(6,525)			(6,525)
2026		(6,525)			(6,525)
2027		(6,525)			(6,525)
2028		(6,525)			(6,525)
2029		(6,525)			(6,525)
2030		(6,525)			(6,525)
2031					
2032					
2033					
2034					
2035					
2036					
2037			18,000		18,000
2038			18,000		18,000
2039			18,000		18,000
2040			18,000		18,000
2041			18,000		18,000
2042			18,000		18,000
2043			18,000		18,000
2044			18,000		18,000



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Last Premium Date	26-Nov-30			Cash Benefits Interest Rates		3.00%
Illustration for investment on		26-Nov-22		Invested		
2045			18,000	18,000		
2046			18,000			
Total	(89,870)	(52,200)	180,000	168,630		

	2022	2023 to 2045	2046	Total
Initial Amount	(\$89,870)			(\$89,870)
Funds into plan	\$0	(\$52,200)		(\$52,200)
Total payments				(\$142,070)
Payout from plan		\$162,000		\$162,000
Maturity Value			\$186,630	\$186,630
Projected Gain				\$206,560
% Gain vs Total Payments				145.4%

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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Policy Type	LP-8 yrs-AC
Issue Date	26-Nov-12
Maturity Date	26-Nov-46
Last Premium Date	26-Nov-30

Next Net Premium	\$6,525
Duration to Maturity	24 yrs 0 mths
Next Premium Date	26-Nov-23
Internal Rate of Return	4.60%
Projected Maturity Value	\$186,630

Initial Amount	26-Nov-22	\$89,870
	26-Dec-22	\$90,200
	26-Jan-23	\$90,540
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$0
Cash Benefits Interest Rates		3.00%

Illustration for investment on 26-Nov-22

Invested

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$18000 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.