



TES ID Number	A6583	Next Net Premium	\$0
Policy Number	L700252611	Duration to Maturity	19 yrs 11 mths
Policy Type	SP-AC	Next Premium Date	Not Applicable
Issue Date	18-Nov-14	Internal Rate of Return	4.60%
Maturity Date	18-Nov-42	Projected Maturity Value	\$38,658
Last Premium Date	18-Nov-18		

Initial Amount	18-Dec-22	\$57,490
	18-Jan-23	\$57,715
	18-Feb-23	\$58,657
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$180
Cash Benefits Interest Rates		2.75%

Illustration for investment on 18-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(57,490)			
2023			180	
2024			180	
2025			180	
2026			180	
2027			7,380	
2028			4,320	
2029			4,320	
2030			4,320	
2031			4,320	
2032			4,320	
2033			4,320	
2034			4,320	
2035			4,320	
2036			4,320	
2037			4,320	
2038			4,320	
2039			4,320	
2040			4,320	
2041			4,320	
2042			4,320	34,338
Total	(57,490)	-	72,900	34,338

Invested Amount
(57,490)
180
180
180
180
180
7,380
4,320
4,320
4,320
4,320
4,320
4,320
4,320
4,320
4,320
4,320
4,320
4,320
4,320
4,320
4,320
4,320
11,090



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Policy Type	SP-AC	Next Premium Date	Not Applicable		18-Feb-23	\$58,657
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Maturity Date	18-Nov-42	Projected Maturity Value	\$38,658	Next Cash Coupon		\$180
Last Premium Date	18-Nov-18			Cash Benefits Interest Rates		2.75%
Illustration for investment on		18-Dec-22		Invested		

	2022	2023 to 2041	2042	Total
Initial Amount	(\$57,490)			(\$57,490)
Funds into plan	\$0	\$0		\$0
Total payments				(\$57,490)
Payout from plan		\$68,580		\$68,580
Maturity Value			\$38,658	\$38,658
Projected Gain				\$49,748
% Gain vs Total Payments				86.5%

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 \$180 (annual cash coupon value) into this policy to yield 2.75% per annum. For this Cash portion, you have the option to withdraw, discontinue and resume anytime.



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Next Premium Date	Not Applicable
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Projected Maturity Value	\$38,658

Initial Amount	18-Dec-22	\$57,490
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Accumulate Cash Coupons		\$0
Next Cash Coupon		\$180
Cash Benefits Interest Rates		2.75%

Illustration for investment on 18-Dec-22

Invested

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$3600 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.