



TES ID Number	T4555
Policy Number	00330839
Policy Type	LP-3 yrs-AC
Issue Date	24-Mar-21
Maturity Date	24-Mar-31
Last Premium Date	24-Mar-25

Net Annual Premium	\$4,905
Duration to Maturity	8 yrs 3 mths
Next Premium Date	24-Mar-23
Internal Rate of Return	4.10%
Projected Maturity Value	\$29,960

Initial Amount	24-Dec-22	\$16,020
	24-Jan-23	\$16,075
	24-Feb-23	\$16,130

Accumulate Cash Coupons	\$0
Annual Cash Coupon	\$2,100
Cash Benefits Interest Rates	3.25%

Illustration for investment on 24-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(16,020)			
2023		(7,005)	2,100	
2024		(7,005)	2,100	
2025		(7,005)	2,100	
2026			2,100	
2027			2,100	
2028			2,100	
2029			2,100	
2030			2,100	
2031				29,960
Total	(16,020)	(21,014)	16,800	29,960

Invested Amount	Maturity Amount	Annual Returns (%)
(16,020) =>	22,321	4.8%
(4,905) =>	6,764	4.7%
(4,905) =>	6,497	4.6%
(4,905) =>	6,241	4.5%
2,100 =>	(2,567)	
2,100 =>	(2,466)	
2,100 =>	(2,369)	
2,100 =>	(2,276)	
2,100 =>	(2,186)	
(20,234) =>	29,960	



TES ID Number	T4555	Net Annual Premium	\$4,905	Initial Amount	24-Dec-22	\$16,020
Policy Number	00330839	Duration to Maturity	8 yrs 3 mths		24-Jan-23	\$16,075
Policy Type	LP-3 yrs-AC	Next Premium Date	24-Mar-23		24-Feb-23	\$16,130
Issue Date	24-Mar-21	Internal Rate of Return	4.10%	Accumulate Cash Coupons		\$0
Maturity Date	24-Mar-31	Projected Maturity Value	\$29,960	Annual Cash Coupon		\$2,100
Last Premium Date	24-Mar-25			Cash Benefits Interest Rates		3.25%
Illustration for investment on		24-Dec-22		Invested	Maturity	Annual
	2022	2023 to 2030	2031	Total		
Initial Amount	(\$16,020)			(\$16,020)		
Funds into plan	\$0	(\$14,714)		(\$14,714)		
Total payments				(\$30,734)		
Payout from plan		\$10,500		\$10,500		
Maturity Value			\$29,960	\$29,960		
Projected Gain				\$9,726		
% Gain vs Total Payments				31.6%		

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 \$2100 (annual cash coupon value) into this policy to yield 3.25% per annum For this Cash portion, you have the option to withdraw, discontinue and resume anytime.



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	24-Jan-23	\$16,075
	24-Feb-23	\$16,130
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$2,100
Cash Benefits Interest Rates		3.25%
Invested	Maturity	Annual

Illustration for investment on 24-Dec-22

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$24000 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.