



TES ID Number	A6640
Policy Number	L537544039
Policy Type	LP-1 yrs-AC-WL
Issue Date	13-Mar-09
Maturity Date	13-Mar-29
Last Premium Date	13-Mar-23

Next Net Premium	\$1,486
Duration to Maturity	6 yrs 3 mths
Next Premium Date	13-Mar-23
Internal Rate of Return	3.90%
Projected Maturity Value	\$39,000

Initial Amount	13-Dec-22	\$30,956
	13-Jan-23	\$31,058
	13-Feb-23	\$31,158
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$469
Cash Benefits Interest Rates		2.75%

Illustration for investment on 13-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(30,956)			
2023		(1,955)	469	
2024			477	
2025			432	
2026			387	
2027			342	
2028			296	
2029			253	38,747
Total	(30,956)	(1,955)	2,656	38,747

Invested Amount
(30,956)
(1,486)
477
432
387
342
296
(30,508)



TES ID Number	A6640	Next Net Premium	\$1,486	Initial Amount	13-Dec-22	\$30,956
Policy Number	L537544039	Duration to Maturity	6 yrs 3 mths		13-Jan-23	\$31,058
Policy Type	LP-1 yrs-AC-WL	Next Premium Date	13-Mar-23		13-Feb-23	\$31,158
Issue Date	13-Mar-09	Internal Rate of Return	3.90%	Accumulate Cash Coupons		\$0
Maturity Date	13-Mar-29	Projected Maturity Value	\$39,000	Next Cash Coupon		\$469
Last Premium Date	13-Mar-23			Cash Benefits Interest Rates		2.75%

Illustration for investment on		13-Dec-22			Invested
	2022	2023 to 2028	2029	Total	
Initial Amount	(\$30,956)			(\$30,956)	
Funds into plan	\$0	(\$1,486)		(\$1,486)	
Total payments				(\$32,442)	
Payout from plan		\$1,934		\$1,934	
Maturity Value			\$39,000	\$39,000	
Projected Gain				\$8,492	
% Gain vs Total Payments				26.2%	

### 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 \$469 (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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<b>Maturity Date</b>	13-Mar-29
<b>Last Premium Date</b>	13-Mar-23

<b>Next Net Premium</b>	\$1,486
<b>Duration to Maturity</b>	6 yrs 3 mths
<b>Next Premium Date</b>	13-Mar-23
<b>Internal Rate of Return</b>	<b>3.90%</b>
<b>Projected Maturity Value</b>	<b>\$39,000</b>

<b>Initial Amount</b>	13-Dec-22	<b>\$30,956</b>
	13-Jan-23	<b>\$31,058</b>
	13-Feb-23	<b>\$31,158</b>
<b>Accumulate Cash Coupons</b>		\$0
<b>Next Cash Coupon</b>		\$469
<b>Cash Benefits Interest Rates</b>		2.75%
<b>Invested</b>		

**Illustration for investment on 13-Dec-22**

**Notes**

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$21850 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.