



TES ID Number	N2143
Policy Number	1006617859
Policy Type	LP-3 yrs-AC
Issue Date	10-Mar-14
Maturity Date	10-Mar-29
Last Premium Date	10-Mar-23

Net Annual Premium	\$7,390
Duration to Maturity	8 yrs 0 mths
Next Premium Date	10-Mar-22
Internal Rate of Return	3.70%
Projected Maturity Value	\$87,730

Initial Amount	10-Mar-21	\$70,835
	10-Apr-21	\$71,055
	10-May-21	\$71,265

Accumulate Cash Coupons	\$0
Annual Cash Coupon	\$4,610
Cash Benefits Interest Rates	3.25%

Illustration for investment on 10-Mar-21				
Date	Initial	Premiums	Cashback	Maturity
2021	(70,835)			
2022		(12,000)	4,610	
2023		(12,000)	4,610	
2024			4,610	
2025			4,610	
2026			4,610	
2027			4,610	
2028			4,610	
2029				87,730
Total	(70,835)	(24,000)	32,270	87,730

Invested Amount	Maturity Amount	Annual Returns (%)
(70,835) =>	94,748	4.2%
(7,390) =>	9,530	4.1%
(7,390) =>	9,190	4.1%
4,610 =>	(5,528)	
4,610 =>	(5,331)	
4,610 =>	(5,141)	
4,610 =>	(4,958)	
4,610 =>	(4,780)	
(62,565) =>	87,730	



TES ID Number	N2143	Net Annual Premium	\$7,390	Initial Amount	10-Mar-21	\$70,835
Policy Number	1006617859	Duration to Maturity	8 yrs 0 mths		10-Apr-21	\$71,055
Policy Type	LP-3 yrs-AC	Next Premium Date	10-Mar-22		10-May-21	\$71,265
Issue Date	10-Mar-14	Internal Rate of Return	3.70%	Accumulate Cash Coupons		\$0
Maturity Date	10-Mar-29	Projected Maturity Value	\$87,730	Annual Cash Coupon		\$4,610
Last Premium Date	10-Mar-23			Cash Benefits Interest Rates		3.25%
Illustration for investment on		10-Mar-21		Invested	Maturity	Annual
	2021	2022 to 2028	2029	Total		
Initial Amount	-\$70,835			-\$70,835		
Funds into plan	\$0	-\$14,780		-\$14,780		
Total payments				-\$85,615		
Payout from plan		\$23,050		\$23,050		
Maturity Value			\$87,730	\$87,730		
Projected Gain				\$25,165		
% Gain vs Total Payments				29.4%		

Cash Coupon

This Plan has Yearly Cash Coupon. Above illustration assumes Cash Coupon withdrawal to net off Premium.

You have the yearly option to top up \$4610 Cash (up to annual cash coupon value) to this policy and this portion of cash savings is yielding 3.25% p.a.

For this Cash portion, you have the option to withdraw, discontinue and resume anytime.



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Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$4,610
Cash Benefits Interest Rates		3.25%
Invested	Maturity	Annual

Illustration for investment on 10-Mar-21

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$54651 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.