



TES ID Number	N2148
Policy Number	1809236218
Policy Type	LP-5 yrs-AC
Issue Date	16-Nov-16
Maturity Date	16-Nov-41
Last Premium Date	16-Nov-25

Next Net Premium	\$1,580
Duration to Maturity	20 yrs 8 mths
Next Premium Date	16-Nov-21
Internal Rate of Return	4.50%
Projected Maturity Value	\$17,383

Initial Amount	16-Mar-21	\$8,699
	16-Apr-21	\$8,731
	16-May-21	\$8,762
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$1,000
Cash Benefits Interest Rates		3.25%

Illustration for investment on 16-Mar-21				
Date	Initial	Premiums	Cashback	Maturity
2021	(8,699)			
2021		(2,580)	1,000	
2022		(2,580)	1,000	
2023		(2,580)	1,000	
2024		(2,580)	1,000	
2025		(2,580)	1,000	
2026			1,000	
2027			1,000	
2028			1,000	
2029			1,000	
2030			1,000	
2031			1,000	
2032			1,000	
2033			1,000	
2034			1,000	
2035			1,000	
2036			1,000	
2037			1,000	
2038			1,000	
2039			1,000	

Invested Amount	Maturity Amount	Annual Returns (%)
(8,699) =>	21,623	7.2%
(1,580) =>	3,810	7.1%
(1,580) =>	3,646	6.9%
(1,580) =>	3,489	6.7%
(1,580) =>	3,339	6.5%
(1,580) =>	3,195	6.4%
1,000 =>	(1,935)	
1,000 =>	(1,852)	
1,000 =>	(1,772)	
1,000 =>	(1,696)	
1,000 =>	(1,623)	
1,000 =>	(1,553)	
1,000 =>	(1,486)	
1,000 =>	(1,422)	
1,000 =>	(1,361)	
1,000 =>	(1,302)	
1,000 =>	(1,246)	
1,000 =>	(1,192)	
1,000 =>	(1,141)	
1,000 =>	(1,092)	



<b>TES ID Number</b>	N2148	<b>Next Net Premium</b>	\$1,580	<b>Initial Amount</b>	16-Mar-21	<b>\$8,699</b>	
<b>Policy Number</b>	1809236218	<b>Duration to Maturity</b>	20 yrs 8 mths		16-Apr-21	<b>\$8,731</b>	
<b>Policy Type</b>	LP-5 yrs-AC	<b>Next Premium Date</b>	16-Nov-21		16-May-21	<b>\$8,762</b>	
<b>Issue Date</b>	16-Nov-16	<b>Internal Rate of Return</b>	4.50%	<b>Accumulate Cash Coupons</b>			\$0
<b>Maturity Date</b>	16-Nov-41	<b>Projected Maturity Value</b>	<b>\$17,383</b>	<b>Next Cash Coupon</b>			\$1,000
<b>Last Premium Date</b>	16-Nov-25			<b>Cash Benefits Interest Rates</b>			3.25%
<b>Illustration for investment on</b>		<b>16-Mar-21</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>	
2040			1,000	1,000 =>	(1,045)		
2041							
<b>Total</b>	(8,699)	(12,900)	20,000	(1,599) =>	17,383		

	2021	2022 to 2040	2041	Total
Initial Amount	-\$8,699			-\$8,699
Funds into plan	-\$1,580	-\$6,320		-\$7,900
Total payments				-\$16,599
Payout from plan		\$15,000		\$15,000
<b>Maturity Value</b>			<b>\$17,383</b>	<b>\$17,383</b>
<b>Projected Gain</b>				<b>\$15,785</b>
<b>% Gain vs Total Payments</b>				<b>95.1%</b>

### 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 \$1000 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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Next Net Premium	\$1,580
Duration to Maturity	20 yrs 8 mths
Next Premium Date	16-Nov-21
Internal Rate of Return	4.50%
Projected Maturity Value	\$17,383

**Illustration for investment on 16-Mar-21**

Initial Amount	16-Mar-21	\$8,699
	16-Apr-21	\$8,731
	16-May-21	\$8,762
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$1,000
Cash Benefits Interest Rates		3.25%
<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>

**Notes**

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$1566 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.