



TES ID Number	AX5021
Policy Number	501-6938143
Policy Type	LP-6 yrs-AC
Issue Date	27-Dec-13
Maturity Date	26-Dec-50
Last Premium Date	27-Dec-27

Next Net Premium	\$22,000
Duration to Maturity	28 yrs 3 mths
Next Premium Date	27-Dec-22
Internal Rate of Return	4.50%
Projected Maturity Value	\$425,582

Initial Amount	27-Aug-22	\$228,100
	27-Oct-22	\$229,780
	27-Nov-22	\$230,600
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$0
Cash Benefits Interest Rates		2.50%

Illustration for investment on		27-Aug-22			Invested Amount
Date	Initial	Premiums	Cashback	Maturity	
2022	(228,100)				(228,100)
2022		(22,000)			(22,000)
2023		(22,000)			(22,000)
2024		(22,000)			(22,000)
2025		(22,000)			(22,000)
2026		(22,000)			(22,000)
2027		(22,000)			(22,000)
2028					
2029					
2030					
2031					
2032					
2033					
2034					
2035			35,715		35,715
2036			35,715		35,715
2037			35,715		35,715
2038			35,715		35,715
2039			35,715		35,715
2040			35,715		35,715
2041			35,715		35,715
2042			35,715		35,715



TES ID Number	AX5021	Next Net Premium	\$22,000	Initial Amount	27-Aug-22	\$228,100
Policy Number	501-6938143	Duration to Maturity	28 yrs 3 mths		27-Oct-22	\$229,780
Policy Type	LP-6 yrs-AC	Next Premium Date	27-Dec-22		27-Nov-22	\$230,600
Issue Date	27-Dec-13	Internal Rate of Return	4.50%	Accumulate Cash Coupons		\$0
Maturity Date	26-Dec-50	Projected Maturity Value	\$425,582	Next Cash Coupon		\$0
Last Premium Date	27-Dec-27			Cash Benefits Interest Rates		2.50%

Illustration for investment on		27-Aug-22			Invested
2043			35,715		35,715
2044			35,715		35,715
2045			35,715		35,715
2046			35,715		35,715
2047			35,715		35,715
2048			35,715		35,715
2049			35,715		35,715
2050				425,582	
Total	(228,100)	(132,003)	535,725	425,582	175,622

	2022	2023 to 2049	2050	Total
Initial Amount	(\$228,100)			(\$228,100)
Funds into plan	(\$22,000)	(\$110,002)		(\$132,003)
Total payments				(\$360,103)
Payout from plan		\$535,725		\$535,725
Maturity Value			\$425,582	\$425,582
Projected Gain				\$601,204
% Gain vs Total Payments				167.0%

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 \$0 Cash (up to annual cash coupon value) to this policy and this portion of cash savings is yielding 2.5% p.a.

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



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Accumulate Cash Coupons		\$0
Next Cash Coupon		\$0
Cash Benefits Interest Rates		2.50%

Illustration for investment on 27-Aug-22

Invested

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$0 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.