



TES ID Number	P3649
Policy Number	46989333
Policy Type	LP-3 yrs-AC
Issue Date	10-Oct-11
Maturity Date	10-Oct-36
Last Premium Date	10-Oct-25

#REF!	\$2,307
Duration to Maturity	13 yrs 10 mths
Next Premium Date	10-Oct-23
Internal Rate of Return	4.40%
Projected Maturity Value	\$61,362

Initial Amount	10-Dec-22	\$36,905
	10-Jan-23	\$37,040
	10-Feb-23	\$37,180
Accumulate Cash Coupons		\$0
#REF!		\$1,350
Cash Benefits Interest Rates		2.50%

Illustration for investment on 10-Dec-22

Date	Initial	Premiums	Cashback	Maturity
2022	(36,905)			
2023		(3,657)	1,350	
2024		(3,657)	1,350	
2025		(3,657)	1,350	
2026			1,350	
2027			1,350	
2028			1,350	
2029			1,350	
2030			1,350	
2031			1,350	
2032			1,350	
2033			1,350	
2034			1,350	
2035			1,350	
2036				61,362
Total	(36,905)	(10,972)	17,550	61,362

Invested Amount
(36,905)
(2,307)
(2,307)
(2,307)
1,350
1,350
1,350
1,350
1,350
1,350
1,350
1,350
1,350
1,350
1,350
1,350
(30,327)



TES ID Number	P3649	#REF!	\$2,307	Initial Amount	10-Dec-22	\$36,905
Policy Number	46989333	Duration to Maturity	13 yrs 10 mths		10-Jan-23	\$37,040
Policy Type	LP-3 yrs-AC	Next Premium Date	10-Oct-23		10-Feb-23	\$37,180
Issue Date	10-Oct-11	Internal Rate of Return	4.40%	Accumulate Cash Coupons		\$0
Maturity Date	10-Oct-36	Projected Maturity Value	\$61,362	#REF!		\$1,350
Last Premium Date	10-Oct-25			Cash Benefits Interest Rates		2.50%

Illustration for investment on		10-Dec-22			Invested
	2022	2023 to 2035	2036	Total	
Initial Amount	(\$36,905)			(\$36,905)	
Funds into plan	\$0	(\$6,922)		(\$6,922)	
Total payments				(\$43,827)	
Payout from plan		\$13,500		\$13,500	
Maturity Value			\$61,362	\$61,362	
Projected Gain				\$31,035	
% Gain vs Total Payments				70.8%	

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 \$1350 (annual cash coupon value) into this policy to yield 2.5% per annum. For this Cash portion, you have the option to withdraw, discontinue and resume anytime.



TES ID Number	P3649
Policy Number	46989333
Policy Type	LP-3 yrs-AC
Issue Date	10-Oct-11
Maturity Date	10-Oct-36
Last Premium Date	10-Oct-25

#REF!	\$2,307
Duration to Maturity	13 yrs 10 mths
Next Premium Date	10-Oct-23
Internal Rate of Return	4.40%
Projected Maturity Value	\$61,362

Initial Amount	10-Dec-22	\$36,905
	10-Jan-23	\$37,040
	10-Feb-23	\$37,180
Accumulate Cash Coupons		\$0
#REF!		\$1,350
Cash Benefits Interest Rates		2.50%
Invested		

Illustration for investment on 10-Dec-22

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$5549 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.