



TES ID Number	A6629
Policy Number	L538587367
Policy Type	LP-2 yrs-AC-WL
Issue Date	17-Dec-10
Maturity Date	17-Dec-30
Last Premium Date	17-Dec-24

Next Net Premium	\$1,315
Duration to Maturity	8 yrs 0 mths
Next Premium Date	17-Dec-23
Internal Rate of Return	4.10%
Projected Maturity Value	\$31,797

Initial Amount	17-Dec-22	\$22,017
	17-Jan-23	\$22,092
	17-Feb-23	\$22,167
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$415
Cash Benefits Interest Rates		2.75%

Illustration for investment on 17-Dec-22

Date	Initial	Premiums	Cashback	Maturity
2022	(22,017)			
2023		(1,730)	415	
2024		(1,730)	421	
2025			428	
2026			388	
2027			348	
2028			307	
2029			265	
2030			227	31,570
Total	(22,017)	(3,459)	2,799	31,570

Invested Amount
(22,017)
(1,315)
(1,309)
428
388
348
307
265
(22,904)



TES ID Number	A6629	Next Net Premium	\$1,315	Initial Amount	17-Dec-22	\$22,017
Policy Number	L538587367	Duration to Maturity	8 yrs 0 mths		17-Jan-23	\$22,092
Policy Type	LP-2 yrs-AC-WL	Next Premium Date	17-Dec-23		17-Feb-23	\$22,167
Issue Date	17-Dec-10	Internal Rate of Return	4.10%	Accumulate Cash Coupons		\$0
Maturity Date	17-Dec-30	Projected Maturity Value	\$31,797	Next Cash Coupon		\$415
Last Premium Date	17-Dec-24			Cash Benefits Interest Rates		2.75%

Illustration for investment on		17-Dec-22			Invested
	2022	2023 to 2029	2030	Total	
Initial Amount	(\$22,017)			(\$22,017)	
Funds into plan	\$0	(\$2,623)		(\$2,623)	
Total payments				(\$24,640)	
Payout from plan		\$1,736		\$1,736	
Maturity Value			\$31,797	\$31,797	
Projected Gain				\$8,893	
% Gain vs Total Payments				36.1%	

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 \$415 (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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Invested		

Illustration for investment on 17-Dec-22

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$19450 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.