



TES ID Number	M1912	Next Net Premium	\$3,249	Initial Amount	26-Dec-22	\$50,365
Policy Number	1491548586	Duration to Maturity	7 yrs 1 mths		26-Jan-23	\$53,784
Policy Type	LP-5 yrs-AC	Next Premium Date	26-Jan-23		26-Feb-23	\$54,328
Issue Date	26-Jan-10	Internal Rate of Return	4.00%	Accumulate Cash Coupons		\$0
Maturity Date	26-Jan-30	Projected Maturity Value	\$43,876	Next Cash Coupon		\$0
Last Premium Date	26-Jan-27			Cash Benefits Interest Rates		3.00%

Illustration for investment on		26-Dec-22			Invested
	2022	2023 to 2029	2030	Total	
Initial Amount	(\$50,365)			(\$50,365)	
Funds into plan	\$0	(\$16,245)		(\$16,245)	
Total payments				(\$66,610)	
Payout from plan		\$40,000		\$40,000	
Maturity Value			\$43,876	\$43,876	
Projected Gain				\$17,266	
% Gain vs Total Payments				25.9%	

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 \$0 (annual cash coupon value) into this policy to yield 3% per annum
 For this Cash portion, you have the option to withdraw, discontinue and resume anytime.



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Policy Type	LP-5 yrs-AC
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Maturity Date	26-Jan-30
Last Premium Date	26-Jan-27

Next Net Premium	\$3,249
Duration to Maturity	7 yrs 1 mths
Next Premium Date	26-Jan-23
Internal Rate of Return	4.00%
Projected Maturity Value	\$43,876

Initial Amount	26-Dec-22	\$50,365
	26-Jan-23	\$53,784
	26-Feb-23	\$54,328
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$0
Cash Benefits Interest Rates		3.00%
Invested		

Illustration for investment on 26-Dec-22

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$23163 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.