



TES ID Number	M1945
Policy Number	2490535394
Policy Type	LP-4 yrs-AC
Issue Date	20-Mar-17
Maturity Date	20-Mar-32
Last Premium Date	20-Mar-26

Next Net Premium	\$8,378
Duration to Maturity	9 yrs 3 mths
Next Premium Date	20-Mar-23
Internal Rate of Return	4.20%
Projected Maturity Value	\$91,219

Initial Amount	20-Dec-22	\$58,674
	20-Jan-23	\$58,875
	20-Feb-23	\$59,080
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$3,272
Cash Benefits Interest Rates		3.00%

Illustration for investment on 20-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(58,674)			
2023		(11,650)	3,272	
2024		(11,650)	3,272	
2025		(11,650)	3,272	
2026		(11,650)	3,272	
2027			3,272	
2028			8,180	
2029			8,180	
2030			8,180	
2031			8,180	
2032				91,219
Total	(58,674)	(46,601)	49,080	91,219

Invested Amount
(58,674)
(8,378)
(8,378)
(8,378)
(8,378)
3,272
8,180
8,180
8,180
8,180
8,180
(56,195)



TES ID Number	M1945	Next Net Premium	\$8,378	Initial Amount	20-Dec-22	\$58,674
Policy Number	2490535394	Duration to Maturity	9 yrs 3 mths		20-Jan-23	\$58,875
Policy Type	LP-4 yrs-AC	Next Premium Date	20-Mar-23		20-Feb-23	\$59,080
Issue Date	20-Mar-17	Internal Rate of Return	4.20%	Accumulate Cash Coupons		\$0
Maturity Date	20-Mar-32	Projected Maturity Value	\$91,219	Next Cash Coupon		\$3,272
Last Premium Date	20-Mar-26			Cash Benefits Interest Rates		3.00%

Illustration for investment on		20-Dec-22			Invested
	2022	2023 to 2031	2032	Total	
Initial Amount	(\$58,674)			(\$58,674)	
Funds into plan	\$0	(\$33,513)		(\$33,513)	
Total payments				(\$92,187)	
Payout from plan		\$35,992		\$35,992	
Maturity Value			\$91,219	\$91,219	
Projected Gain				\$35,024	
% Gain vs Total Payments				38.0%	

Cash Coupon

This Plan has Yearly Cash Coupon. Above illustration assumes Cash Coupon withdrawal to net off Premium. You have the yearly option to accumulate up to \$3272 (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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	20-Jan-23	\$58,875
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Accumulate Cash Coupons		\$0
Next Cash Coupon		\$3,272
Cash Benefits Interest Rates		3.00%
Invested		

Illustration for investment on 20-Dec-22

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$64955 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.