



TES ID Number	S1060
Policy Number	09890888
Policy Type	LP-4 yrs-AC
Issue Date	15-Aug-17
Maturity Date	15-Aug-32
Last Premium Date	15-Aug-26

Net Annual Premium	\$2,477
Duration to Maturity	9 yrs 8 mths
Next Premium Date	15-Aug-23
Internal Rate of Return	4.20%
Projected Maturity Value	\$29,256

Initial Amount	15-Dec-22	\$16,385
	15-Jan-23	\$16,442
	15-Feb-23	\$16,498
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$1,525
Cash Benefits Interest Rates		2.50%

Illustration for investment on 15-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(16,385)			
2023		(4,002)	1,525	
2024		(4,002)	1,525	
2025		(4,002)	1,525	
2026		(4,002)	1,525	
2027			1,525	
2028			1,525	
2029			1,525	
2030			1,525	
2031			1,525	
2032				29,256
Total	(16,385)	(16,006)	13,725	29,256

Invested Amount
(16,385)
(2,477)
(2,477)
(2,477)
(2,477)
1,525
1,525
1,525
1,525
1,525
1,525
(18,666)



TES ID Number	S1060	Net Annual Premium	\$2,477	Initial Amount	15-Dec-22	\$16,385
Policy Number	09890888	Duration to Maturity	9 yrs 8 mths		15-Jan-23	\$16,442
Policy Type	LP-4 yrs-AC	Next Premium Date	15-Aug-23		15-Feb-23	\$16,498
Issue Date	15-Aug-17	Internal Rate of Return	4.20%	Accumulate Cash Coupons		\$0
Maturity Date	15-Aug-32	Projected Maturity Value	\$29,256	Annual Cash Coupon		\$1,525
Last Premium Date	15-Aug-26			Cash Benefits Interest Rates		2.50%

Illustration for investment on		15-Dec-22			Invested
	2022	2023 to 2031	2032	Total	
Initial Amount	(\$16,385)			(\$16,385)	
Funds into plan	\$0	(\$9,906)		(\$9,906)	
Total payments				(\$26,291)	
Payout from plan		\$7,625		\$7,625	
Maturity Value			\$29,256	\$29,256	
Projected Gain				\$10,590	
% Gain vs Total Payments				40.3%	

### 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 \$1525 (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.



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<b>Maturity Date</b>	15-Aug-32
<b>Last Premium Date</b>	15-Aug-26

<b>Net Annual Premium</b>	\$2,477
<b>Duration to Maturity</b>	9 yrs 8 mths
<b>Next Premium Date</b>	15-Aug-23
<b>Internal Rate of Return</b>	<b>4.20%</b>
<b>Projected Maturity Value</b>	<b>\$29,256</b>

<b>Initial Amount</b>	15-Dec-22	<b>\$16,385</b>
	15-Jan-23	<b>\$16,442</b>
	15-Feb-23	<b>\$16,498</b>
<b>Accumulate Cash Coupons</b>		\$0
<b>Annual Cash Coupon</b>		\$1,525
<b>Cash Benefits Interest Rates</b>		2.50%

**Illustration for investment on 15-Dec-22**

**Invested**

**Notes**

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$21350 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.