



TES ID Number	M1951
Policy Number	2491502955
Policy Type	LP-6 yrs-AC-WL
Issue Date	7-Jun-19
Maturity Date	7-Jun-33
Last Premium Date	7-Jun-28

Next Net Premium	\$6,000
Duration to Maturity	10 yrs 3 mths
Next Premium Date	7-Jun-23
Internal Rate of Return	4.30%
Projected Maturity Value	\$60,864

Initial Amount	7-Mar-23	\$20,435
	7-Apr-23	\$20,508
	7-May-23	\$20,580
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$0
Cash Benefits Interest Rates		3.00%

Illustration for investment on 7-Mar-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(20,435)			
2023		(6,000)		
2024		(6,000)	1,800	
2025		(6,000)	1,800	
2026		(6,000)	1,800	
2027		(6,000)	1,800	
2028		(6,000)	1,800	
2029			1,800	
2030			1,800	
2031			1,800	
2032			1,800	
2033			1,800	59,064
Total	(20,435)	(36,000)	18,000	59,064

Invested Amount
(20,435)
(6,000)
(4,200)
(4,200)
(4,200)
(4,200)
(4,200)
1,800
1,800
1,800
1,800
(40,235)



TES ID Number	M1951	Next Net Premium	\$6,000	Initial Amount	7-Mar-23	\$20,435
Policy Number	2491502955	Duration to Maturity	10 yrs 3 mths		7-Apr-23	\$20,508
Policy Type	LP-6 yrs-AC-WL	Next Premium Date	7-Jun-23		7-May-23	\$20,580
Issue Date	7-Jun-19	Internal Rate of Return	4.30%	Accumulate Cash Coupons		\$0
Maturity Date	7-Jun-33	Projected Maturity Value	\$60,864	Next Cash Coupon		\$0
Last Premium Date	7-Jun-28			Cash Benefits Interest Rates		3.00%

Illustration for investment on		7-Mar-23		
	2023	2024 to 2032	2033	Total
Initial Amount	(\$20,435)			(\$20,435)
Funds into plan	(\$6,000)	(\$21,000)		(\$27,000)
Total payments				(\$47,435)
Payout from plan		\$7,200		\$7,200
<b>Maturity Value</b>			<b>\$60,864</b>	<b>\$60,864</b>
<b>Projected Gain</b>				<b>\$20,629</b>
<b>% Gain vs Total Payments</b>				<b>43.5%</b>

### 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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	7-Apr-23	\$20,508
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Accumulate Cash Coupons		\$0
Next Cash Coupon		\$0
Cash Benefits Interest Rates		3.00%
Invested		

Illustration for investment on 7-Mar-23

**Notes**

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$56439 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.