



TES ID Number	G2699
Policy Number	0205202159
Policy Type	LP-3 yrs-AC
Issue Date	12-Jan-17
Maturity Date	11-Jan-32
Last Premium Date	12-Jan-26

Next Net Premium	\$1,864
Duration to Maturity	8 yrs 10 mths
Next Premium Date	12-Jan-24
Internal Rate of Return	4.10%
Projected Maturity Value	\$22,561

Initial Amount	12-Mar-23	\$15,115
	12-Apr-23	\$15,167
	12-May-23	\$15,218
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$1,136
Cash Benefits Interest Rates		2.50%

Illustration for investment on 12-Mar-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(15,115)			
2024		(3,000)	1,136	
2025		(3,000)	1,136	
2026		(3,000)	1,136	
2027			1,136	
2028			1,136	
2029			1,136	
2030			1,136	
2031			1,136	
2032				22,561
Total	(15,115)	(9,000)	9,088	22,561

Invested Amount
(15,115)
(1,864)
(1,864)
(1,864)
1,136
1,136
1,136
1,136
1,136
1,136
(15,027)



TES ID Number	G2699	Next Net Premium	\$1,864	Initial Amount	12-Mar-23	\$15,115
Policy Number	0205202159	Duration to Maturity	8 yrs 10 mths		12-Apr-23	\$15,167
Policy Type	LP-3 yrs-AC	Next Premium Date	12-Jan-24		12-May-23	\$15,218
Issue Date	12-Jan-17	Internal Rate of Return	4.10%	Accumulate Cash Coupons		\$0
Maturity Date	11-Jan-32	Projected Maturity Value	\$22,561	Next Cash Coupon		\$1,136
Last Premium Date	12-Jan-26			Cash Benefits Interest Rates		2.50%

Illustration for investment on		12-Mar-23			Invested
	2023	2024 to 2031	2032	Total	
Initial Amount	(\$15,115)			(\$15,115)	
Funds into plan	\$0	(\$5,592)		(\$5,592)	
Total payments				(\$20,707)	
Payout from plan		\$5,680		\$5,680	
Maturity Value			\$22,561	\$22,561	
Projected Gain				\$7,534	
% Gain vs Total Payments				36.4%	

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 \$1136 (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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Invested		

Illustration for investment on 12-Mar-23

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$16961 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.