



TES ID Number	A6608
Policy Number	L538908344
Policy Type	LP-3 yrs-AC-WL
Issue Date	10-Jun-11
Maturity Date	10-Jun-31
Last Premium Date	10-Jun-25

Next Net Premium	\$1,600
Duration to Maturity	8 yrs 3 mths
Next Premium Date	10-Jun-23
Internal Rate of Return	4.10%
Projected Maturity Value	\$36,845

Initial Amount	10-Mar-23	\$23,637
	10-Apr-23	\$23,718
	10-May-23	\$23,795
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$506
Cash Benefits Interest Rates		2.75%

Illustration for investment on 10-Mar-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(23,637)			
2023		(2,106)	506	
2024		(2,106)	511	
2025		(2,106)	518	
2026			526	
2027			477	
2028			427	
2029			377	
2030			325	
2031			277	36,568
Total	(23,637)	(6,317)	3,944	36,568

Invested Amount
(23,637)
(1,600)
(1,595)
(1,588)
526
477
427
377
325
(26,287)



TES ID Number	A6608	Next Net Premium	\$1,600	Initial Amount	10-Mar-23	\$23,637
Policy Number	L538908344	Duration to Maturity	8 yrs 3 mths		10-Apr-23	\$23,718
Policy Type	LP-3 yrs-AC-WL	Next Premium Date	10-Jun-23		10-May-23	\$23,795
Issue Date	10-Jun-11	Internal Rate of Return	4.10%	Accumulate Cash Coupons		\$0
Maturity Date	10-Jun-31	Projected Maturity Value	\$36,845	Next Cash Coupon		\$506
Last Premium Date	10-Jun-25			Cash Benefits Interest Rates		2.75%

Illustration for investment on		10-Mar-23			Invested
	2023	2024 to 2030	2031	Total	
Initial Amount	(\$23,637)			(\$23,637)	
Funds into plan	(\$1,600)	(\$3,182)		(\$4,782)	
Total payments				(\$28,419)	
Payout from plan		\$2,132		\$2,132	
Maturity Value			\$36,845	\$36,845	
Projected Gain				\$10,558	
% Gain vs Total Payments				37.2%	

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 \$506 (annual cash coupon value) into this policy to yield 2.75% per annum. For this Cash portion, you have the option to withdraw, discontinue and resume anytime.



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Illustration for investment on 10-Mar-23

Invested

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$22470 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.