



TES ID Number	T4554
Policy Number	00264917
Policy Type	LP-7 yrs-AC
Issue Date	11-Jun-15
Maturity Date	11-Jun-34
Last Premium Date	11-Jun-29

Next Net Premium	\$1,952
Duration to Maturity	11 yrs 3 mths
Next Premium Date	11-Jun-23
Internal Rate of Return	4.40%
Projected Maturity Value	\$17,237

Initial Amount	11-Mar-23	\$14,459
	11-Apr-23	\$14,512
	11-May-23	\$14,565
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$0
Cash Benefits Interest Rates		3.25%

Illustration for investment on 11-Mar-23

Date	Initial	Premiums	Cashback	Maturity
2023	(14,459)			
2023		(1,952)		
2024		(1,952)		
2025		(1,952)		
2026		(1,952)		
2027		(1,952)		
2028		(1,952)		
2029		(1,952)		
2030				
2031				
2032			12,000	
2033			12,000	
2034				17,237
Total	(14,459)	(13,667)	24,000	17,237

Invested Amount
(14,459)
(1,952)
(1,952)
(1,952)
(1,952)
(1,952)
(1,952)
(1,952)
(1,952)
12,000
12,000
(4,126)



TES ID Number	T4554	Next Net Premium	\$1,952	Initial Amount	11-Mar-23	\$14,459
Policy Number	00264917	Duration to Maturity	11 yrs 3 mths		11-Apr-23	\$14,512
Policy Type	LP-7 yrs-AC	Next Premium Date	11-Jun-23		11-May-23	\$14,565
Issue Date	11-Jun-15	Internal Rate of Return	4.40%	Accumulate Cash Coupons		\$0
Maturity Date	11-Jun-34	Projected Maturity Value	\$17,237	Next Cash Coupon		\$0
Last Premium Date	11-Jun-29			Cash Benefits Interest Rates		3.25%

Illustration for investment on		11-Mar-23			Invested
	2023	2024 to 2033	2034	Total	
Initial Amount	(\$14,459)			(\$14,459)	
Funds into plan	(\$1,952)	(\$11,714)		(\$13,667)	
Total payments				(\$28,126)	
Payout from plan		\$24,000		\$24,000	
Maturity Value			\$17,237	\$17,237	
Projected Gain				\$13,111	
% Gain vs Total Payments				46.6%	

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 3.25% per annum. For this Cash portion, you have the option to withdraw, discontinue and resume anytime.



TES ID Number	T4554
Policy Number	00264917
Policy Type	LP-7 yrs-AC
Issue Date	11-Jun-15
Maturity Date	11-Jun-34
Last Premium Date	11-Jun-29

Next Net Premium	\$1,952
Duration to Maturity	11 yrs 3 mths
Next Premium Date	11-Jun-23
Internal Rate of Return	4.40%
Projected Maturity Value	\$17,237

Initial Amount	11-Mar-23	\$14,459
	11-Apr-23	\$14,512
	11-May-23	\$14,565
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$0
Cash Benefits Interest Rates		3.25%
Invested		

Illustration for investment on 11-Mar-23

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$6000 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.