



TES ID Number	S1079
Policy Number	09638546
Policy Type	LP-2 yrs-AC
Issue Date	13-Oct-15
Maturity Date	13-Oct-30
Last Premium Date	13-Oct-24

Next Net Premium	\$18,376
Duration to Maturity	7 yrs 7 mths
Next Premium Date	13-Oct-23
Internal Rate of Return	4.00%
Projected Maturity Value	\$223,976

Initial Amount	13-Mar-23	\$179,910
	13-Apr-23	\$180,500
	13-May-23	\$181,100
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$11,675
Cash Benefits Interest Rates		2.50%

Illustration for investment on 13-Mar-23

Date	Initial	Premiums	Cashback	Maturity
2023	(179,910)			
2023		(30,051)	11,675	
2024		(30,051)	11,675	
2025			11,675	
2026			11,675	
2027			11,675	
2028			11,675	
2029			11,675	
2030				223,976
Total	(179,910)	(60,103)	81,725	223,976

Invested Amount
(179,910)
(18,376)
(18,376)
11,675
11,675
11,675
11,675
11,675
11,675
11,675
(158,288)



TES ID Number	S1079	Next Net Premium	\$18,376	Initial Amount	13-Mar-23	\$179,910
Policy Number	09638546	Duration to Maturity	7 yrs 7 mths		13-Apr-23	\$180,500
Policy Type	LP-2 yrs-AC	Next Premium Date	13-Oct-23		13-May-23	\$181,100
Issue Date	13-Oct-15	Internal Rate of Return	4.00%	Accumulate Cash Coupons		\$0
Maturity Date	13-Oct-30	Projected Maturity Value	\$223,976	Next Cash Coupon		\$11,675
Last Premium Date	13-Oct-24			Cash Benefits Interest Rates		2.50%

Illustration for investment on		13-Mar-23			Invested
	2023	2024 to 2029	2030	Total	
Initial Amount	(\$179,910)			(\$179,910)	
Funds into plan	(\$18,376)	(\$18,376)		(\$36,753)	
Total payments				(\$216,663)	
Payout from plan		\$58,375		\$58,375	
Maturity Value			\$223,976	\$223,976	
Projected Gain				\$65,688	
% Gain vs Total Payments				30.3%	

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 \$11675 (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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Illustration for investment on 13-Mar-23

Invested

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$163450 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.