



<b>TES ID Number</b>	M1974	<b>Next Net Premium</b>	\$6,193	<b>Initial Amount</b>	7-Mar-23	\$14,850
<b>Policy Number</b>	1492684364	<b>Duration to Maturity</b>	17 yrs 11 mths		7-Apr-23	\$14,910
<b>Policy Type</b>	LP-5 yrs-AC	<b>Next Premium Date</b>	7-Feb-24		7-May-23	\$14,965
<b>Issue Date</b>	7-Feb-19	<b>Internal Rate of Return</b>	4.60%	<b>Accumulate Cash Coupons</b>		\$0
<b>Maturity Date</b>	7-Feb-41	<b>Projected Maturity Value</b>	\$8,685	<b>Next Cash Coupon</b>		\$0
<b>Last Premium Date</b>	7-Feb-28			<b>Cash Benefits Interest Rates</b>		3.00%

<b>Illustration for investment on 7-Mar-23</b>					<b>Invested</b>
<b>Date</b>	<b>Initial</b>	<b>Premiums</b>	<b>Cashback</b>	<b>Maturity</b>	<b>Amount</b>
2023	(14,850)				(14,850)
2024		(6,193)			(6,193)
2025		(6,193)			(6,193)
2026		(6,193)			(6,193)
2027		(6,193)			(6,193)
2028		(6,193)			(6,193)
2029					
2030					
2031					
2032					
2033			8,685		8,685
2034			8,685		8,685
2035			8,685		8,685
2036			8,685		8,685
2037			8,685		8,685
2038			8,685		8,685
2039			8,685		8,685
2040			8,685		8,685
2041			8,685	8,685	
Total	(14,850)	(30,967)	78,165	8,685	23,663



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Last Premium Date	7-Feb-28			Cash Benefits Interest Rates		3.00%
<b>Illustration for investment on</b>		<b>7-Mar-23</b>		<b>Invested</b>		
	2023	2024 to 2040	2041	Total		
Initial Amount	-\$14,850			-\$14,850		
Funds into plan	\$0	-\$30,967		-\$30,967		
Total payments				-\$45,817		
Payout from plan		\$69,480		\$69,480		
Maturity Value			\$8,685	\$8,685		
Projected Gain				\$32,348		
% Gain vs Total Payments				70.6%		

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



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<b>Policy Type</b>	LP-5 yrs-AC
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<b>Maturity Date</b>	7-Feb-41
<b>Last Premium Date</b>	7-Feb-28

<b>Next Net Premium</b>	\$6,193
<b>Duration to Maturity</b>	17 yrs 11 mths
<b>Next Premium Date</b>	7-Feb-24
<b>Internal Rate of Return</b>	4.60%
<b>Projected Maturity Value</b>	\$8,685

<b>Initial Amount</b>	7-Mar-23	\$14,850
	7-Apr-23	\$14,910
	7-May-23	\$14,965
<b>Accumulate Cash Coupons</b>		\$0
<b>Next Cash Coupon</b>		\$0
<b>Cash Benefits Interest Rates</b>		3.00%
<b>Invested</b>		

**Illustration for investment on 7-Mar-23**

**Notes**

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$7200 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.