



TES ID Number	S1067
Policy Number	06440084
Policy Type	LP-4 yrs-AC
Issue Date	27-Jun-17
Maturity Date	27-Jun-32
Last Premium Date	27-Jun-26

Next Net Premium	\$3,613
Duration to Maturity	9 yrs 4 mths
Next Premium Date	27-Jun-23
Internal Rate of Return	4.20%
Projected Maturity Value	\$42,685

Initial Amount	27-Feb-23	\$24,237
	27-Mar-23	\$24,315
	27-Apr-23	\$24,398
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$2,225
Cash Benefits Interest Rates		2.50%

Illustration for investment on 27-Feb-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(24,237)			
2023		(5,838)	2,225	
2024		(5,838)	2,225	
2025		(5,838)	2,225	
2026		(5,838)	2,225	
2027			2,225	
2028			2,225	
2029			2,225	
2030			2,225	
2031			2,225	
2032				42,685
Total	(24,237)	(23,354)	20,025	42,685

Invested Amount
(24,237)
(3,613)
(3,613)
(3,613)
(3,613)
2,225
2,225
2,225
2,225
2,225
2,225
(27,566)



TES ID Number	S1067	Next Net Premium	\$3,613	Initial Amount	27-Feb-23	\$24,237
Policy Number	06440084	Duration to Maturity	9 yrs 4 mths		27-Mar-23	\$24,315
Policy Type	LP-4 yrs-AC	Next Premium Date	27-Jun-23		27-Apr-23	\$24,398
Issue Date	27-Jun-17	Internal Rate of Return	4.20%	Accumulate Cash Coupons		\$0
Maturity Date	27-Jun-32	Projected Maturity Value	\$42,685	Next Cash Coupon		\$2,225
Last Premium Date	27-Jun-26			Cash Benefits Interest Rates		2.50%

Illustration for investment on		27-Feb-23			Invested
	2023	2024 to 2031	2032	Total	
Initial Amount	(\$24,237)			(\$24,237)	
Funds into plan	(\$3,613)	(\$10,840)		(\$14,454)	
Total payments				(\$38,691)	
Payout from plan		\$11,125		\$11,125	
Maturity Value			\$42,685	\$42,685	
Projected Gain				\$15,119	
% Gain vs Total Payments				39.1%	

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 \$2225 (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 27-Feb-23

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$31150 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.