



TES ID Number	T4555
Policy Number	00330839
Policy Type	LP-3 yrs-AC
Issue Date	24-Mar-21
Maturity Date	24-Mar-31
Last Premium Date	24-Mar-25

Next Net Premium	\$4,905
Duration to Maturity	8 yrs 1 mths
Next Premium Date	24-Mar-23
Internal Rate of Return	4.10%
Projected Maturity Value	\$29,960

Initial Amount	24-Feb-23	\$16,130
	24-Mar-23	\$21,083
	24-Apr-23	\$21,350

Accumulate Cash Coupons	\$0
Next Cash Coupon	\$2,100
Cash Benefits Interest Rates	3.25%

Illustration for investment on 24-Feb-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(16,130)			
2023		(7,005)	2,100	
2024		(7,005)	2,100	
2025		(7,005)	2,100	
2026			2,100	
2027			2,100	
2028			2,100	
2029			2,100	
2030			2,100	
2031				29,960
Total	(16,130)	(21,014)	16,800	29,960

Invested Amount	Maturity Amount	Annual Returns (%)
(16,130) =>	22,321	4.8%
(4,905) =>	6,764	4.7%
(4,905) =>	6,497	4.6%
(4,905) =>	6,241	4.5%
2,100 =>	(2,567)	
2,100 =>	(2,466)	
2,100 =>	(2,369)	
2,100 =>	(2,276)	
2,100 =>	(2,186)	
(20,344) =>	29,960	



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Policy Number	00330839	Duration to Maturity	8 yrs 1 mths		24-Mar-23	\$21,083
Policy Type	LP-3 yrs-AC	Next Premium Date	24-Mar-23		24-Apr-23	\$21,350
Issue Date	24-Mar-21	Internal Rate of Return	4.10%	Accumulate Cash Coupons		\$0
Maturity Date	24-Mar-31	Projected Maturity Value	\$29,960	Next Cash Coupon		\$2,100
Last Premium Date	24-Mar-25			Cash Benefits Interest Rates		3.25%
<b>Illustration for investment on</b>		<b>24-Feb-23</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>
	2023	2024 to 2030	2031	Total		
Initial Amount	(\$16,130)			(\$16,130)		
Funds into plan	(\$4,905)	(\$9,809)		(\$14,714)		
Total payments				(\$30,844)		
Payout from plan		\$10,500		\$10,500		
<b>Maturity Value</b>			<b>\$29,960</b>	<b>\$29,960</b>		
<b>Projected Gain</b>				<b>\$9,616</b>		
<b>% Gain vs Total Payments</b>				<b>31.2%</b>		

**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 \$2100 (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.



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Accumulate Cash Coupons		\$0
Next Cash Coupon		\$2,100
Cash Benefits Interest Rates		3.25%
Invested	Maturity	Annual

Illustration for investment on 24-Feb-23

**Notes**

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$24000 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.