



TES ID Number	A6642
Policy Number	L545332547
Policy Type	LP-6 yrs-AC
Issue Date	29-May-19
Maturity Date	29-May-44
Last Premium Date	29-May-28

Next Net Premium	\$1,440
Duration to Maturity	21 yrs 2 mths
Next Premium Date	29-May-23
Internal Rate of Return	4.60%
Projected Maturity Value	\$12,987

Initial Amount	29-Mar-23	\$5,438
	29-Apr-23	\$5,458
	29-May-23	\$6,918
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$960
Cash Benefits Interest Rates		2.75%

Illustration for investment on 29-Mar-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(5,438)			
2023		(2,400)	960	
2024		(2,400)	960	
2025		(2,400)	960	
2026		(2,400)	960	
2027		(2,400)	960	
2028		(2,400)	960	
2029			960	
2030			960	
2031			960	
2032			960	
2033			960	
2034			960	
2035			960	
2036			960	
2037			960	
2038			960	
2039			960	
2040			960	
2041			960	
2042			960	
2043			960	
2044				12,987

Invested Amount
(5,438)
(1,440)
(1,440)
(1,440)
(1,440)
(1,440)
(1,440)
960
960
960
960
960
960
960
960
960
960
960
960
960
960



TES ID Number	A6642	Next Net Premium	\$1,440	Initial Amount	29-Mar-23	\$5,438
Policy Number	L545332547	Duration to Maturity	21 yrs 2 mths		29-Apr-23	\$5,458
Policy Type	LP-6 yrs-AC	Next Premium Date	29-May-23		29-May-23	\$6,918
Issue Date	29-May-19	Internal Rate of Return	4.60%	Accumulate Cash Coupons		\$0
Maturity Date	29-May-44	Projected Maturity Value	\$12,987	Next Cash Coupon		\$960
Last Premium Date	29-May-28			Cash Benefits Interest Rates		2.75%
Illustration for investment on 29-Mar-23				Invested		
Total	(5,438)	(14,400)	20,160	322		

	2023	2024 to 2043	2044	Total
Initial Amount	(\$5,438)			(\$5,438)
Funds into plan	(\$1,440)	(\$7,200)		(\$8,640)
Total payments				(\$14,078)
Payout from plan		\$14,400		\$14,400
Maturity Value			\$12,987	\$12,987
Projected Gain				\$13,309
% Gain vs Total Payments				94.5%

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 \$960 (annual cash coupon value) into this policy to yield 2.75% per annum. For this Cash portion, you have the option to withdraw, discontinue and resume anytime.



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Illustration for investment on 29-Mar-23

Invested

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$2105 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.