





TES ID Number	G2762	Next Net Premium	\$1,136	Initial Amount	30-Mar-23	\$23,620
Policy Number	0071362833	Duration to Maturity	13 yrs 6 mths		30-Apr-23	\$23,705
Policy Type	LP-1 yrs-AC-WL	Next Premium Date	30-Sep-23		30-May-23	\$23,790
Issue Date	30-Sep-09	Internal Rate of Return	4.40%	Accumulate Cash Coupons		\$0
Maturity Date	30-Sep-36	Projected Maturity Value	\$28,200	Next Cash Coupon		\$375
Last Premium Date	30-Sep-23			Cash Benefits Interest Rates		2.50%
Illustration for investment on 30-Mar-23				Invested		
	2023	2024 to 2035	2036	Total		
Initial Amount	-\$23,620			-\$23,620		
Funds into plan	-\$1,136	\$0		-\$1,136		
Total payments				-\$24,756		
Payout from plan		\$12,000		\$12,000		
Maturity Value			\$28,200	\$28,200		
Projected Gain				\$15,444		
% Gain vs Total Payments				62.4%		

### 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 \$375 (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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Issue Date	30-Sep-09
Maturity Date	30-Sep-36
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Next Net Premium	\$1,136
Duration to Maturity	13 yrs 6 mths
Next Premium Date	30-Sep-23
Internal Rate of Return	4.40%
Projected Maturity Value	\$28,200

Initial Amount	30-Mar-23	\$23,620
	30-Apr-23	\$23,705
	30-May-23	\$23,790
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$375
Cash Benefits Interest Rates		2.50%

Illustration for investment on 30-Mar-23

Invested

**Notes**

This product is underwritten by the relevant insurance company.  
 Projected Maturity Value, of which \$17700 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.