



TES ID Number	A6665
Policy Number	L539227794
Policy Type	LP-3 yrs-AC-WL
Issue Date	17-Jan-12
Maturity Date	17-Jan-32
Last Premium Date	17-Jan-26

Next Net Premium	\$1,667
Duration to Maturity	8 yrs 10 mths
Next Premium Date	17-Jan-24
Internal Rate of Return	4.10%
Projected Maturity Value	\$38,656

Initial Amount	17-Mar-23	\$24,683
	17-Apr-23	\$24,766
	17-May-23	\$24,849
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$660
Cash Benefits Interest Rates		2.75%

Illustration for investment on 17-Mar-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(24,683)			
2024		(2,327)	660	
2025		(2,327)	667	
2026		(2,327)	675	
2027			685	
2028			620	
2029			555	
2030			489	
2031			421	
2032			356	38,300
Total	(24,683)	(6,981)	5,128	38,300

Invested Amount
(24,683)
(1,667)
(1,660)
(1,652)
685
620
555
489
421
(26,892)



TES ID Number	A6665	Next Net Premium	\$1,667	Initial Amount	17-Mar-23	\$24,683
Policy Number	L539227794	Duration to Maturity	8 yrs 10 mths		17-Apr-23	\$24,766
Policy Type	LP-3 yrs-AC-WL	Next Premium Date	17-Jan-24		17-May-23	\$24,849
Issue Date	17-Jan-12	Internal Rate of Return	4.10%	Accumulate Cash Coupons		\$0
Maturity Date	17-Jan-32	Projected Maturity Value	\$38,656	Next Cash Coupon		\$660
Last Premium Date	17-Jan-26			Cash Benefits Interest Rates		2.75%

Illustration for investment on		17-Mar-23			Invested
	2023	2024 to 2031	2032	Total	
Initial Amount	(\$24,683)			(\$24,683)	
Funds into plan	\$0	(\$4,979)		(\$4,979)	
Total payments				(\$29,662)	
Payout from plan		\$2,770		\$2,770	
Maturity Value			\$38,656	\$38,656	
Projected Gain				\$11,764	
% Gain vs Total Payments				39.7%	

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 \$660 (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.



TES ID Number	A6665
Policy Number	L539227794
Policy Type	LP-3 yrs-AC-WL
Issue Date	17-Jan-12
Maturity Date	17-Jan-32
Last Premium Date	17-Jan-26

Next Net Premium	\$1,667
Duration to Maturity	8 yrs 10 mths
Next Premium Date	17-Jan-24
Internal Rate of Return	4.10%
Projected Maturity Value	\$38,656

Initial Amount	17-Mar-23	\$24,683
	17-Apr-23	\$24,766
	17-May-23	\$24,849
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$660
Cash Benefits Interest Rates		2.75%
Invested		

Illustration for investment on 17-Mar-23

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$22900 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.