



TES ID Number	P3532
Policy Number	57686813
Policy Type	LP-6 yrs-AC
Issue Date	3-Dec-14
Maturity Date	3-Dec-39
Last Premium Date	3-Dec-28

Next Net Premium	\$5,542
Duration to Maturity	16 yrs 8 mths
Next Premium Date	3-Dec-23
Internal Rate of Return	4.60%
Projected Maturity Value	\$124,411

Initial Amount	3-Apr-23	\$49,970
	3-May-23	\$50,160
	3-Jun-23	\$50,350
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$3,300
Cash Benefits Interest Rates		2.50%

Illustration for investment on 3-Apr-23

Date	Initial	Premiums	Cashback	Maturity
2023	(49,970)			
2023		(8,842)	3,300	
2024		(8,842)	3,300	
2025		(8,842)	3,300	
2026		(8,842)	3,300	
2027		(8,842)	3,300	
2028		(8,842)	3,300	
2029			3,300	
2030			3,300	
2031			3,300	
2032			3,300	
2033			3,300	
2034			3,300	
2035			3,300	
2036			3,300	
2037			3,300	
2038			3,300	
2039				124,411
Total	(49,970)	(53,052)	52,800	124,411

Invested Amount
(49,970)
(5,542)
(5,542)
(5,542)
(5,542)
(5,542)
(5,542)
3,300
3,300
3,300
3,300
3,300
3,300
3,300
3,300
3,300
3,300
3,300
(50,222)



TES ID Number	P3532	Next Net Premium	\$5,542	Initial Amount	3-Apr-23	\$49,970
Policy Number	57686813	Duration to Maturity	16 yrs 8 mths		3-May-23	\$50,160
Policy Type	LP-6 yrs-AC	Next Premium Date	3-Dec-23		3-Jun-23	\$50,350
Issue Date	3-Dec-14	Internal Rate of Return	4.60%	Accumulate Cash Coupons		\$0
Maturity Date	3-Dec-39	Projected Maturity Value	\$124,411	Next Cash Coupon		\$3,300
Last Premium Date	3-Dec-28			Cash Benefits Interest Rates		2.50%

Illustration for investment on		3-Apr-23			Invested
	2023	2024 to 2038	2039	Total	
Initial Amount	(\$49,970)				(\$49,970)
Funds into plan	(\$5,542)	(\$27,710)			(\$33,252)
Total payments					(\$83,222)
Payout from plan		\$33,000			\$33,000
Maturity Value			\$124,411		\$124,411
Projected Gain					\$74,189
% Gain vs Total Payments					89.1%

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 \$3300 (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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Accumulate Cash Coupons		\$0
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Cash Benefits Interest Rates		2.50%

Illustration for investment on 3-Apr-23

Invested

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$8608 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.