



TES ID Number	T4551
Policy Number	00211595
Policy Type	LP-5 yrs
Issue Date	12-Sep-12
Maturity Date	12-Sep-37
Last Premium Date	12-Sep-26

Net Annual Premium	\$4,174
Duration to Maturity	15 yrs 2 mths
Next Premium Date	12-Sep-22
Internal Rate of Return	4.50%
Projected Maturity Value	\$135,241

Initial Amount	12-Jul-22	\$50,325
	12-Aug-22	\$50,515
	12-Sep-22	\$54,875

Accumulate Cash Coupons	\$0
Annual Cash Coupon	\$0
Cash Benefits Interest Rates	-

Illustration for investment on 12-Jul-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(50,325)			
2022		(4,174)		
2023		(4,174)		
2024		(4,174)		
2025		(4,174)		
2026		(4,174)		
2027				
2028				
2029				
2030				
2031				
2032				
2033				
2034				
2035				
2036				
2037				135,241
Total	(50,325)	(20,871)	-	135,241

Invested Amount	Maturity Amount	Annual Returns (%)
(50,325) =>	98,183	6.3%
(4,174) =>	8,078	6.2%
(4,174) =>	7,730	6.1%
(4,174) =>	7,397	5.9%
(4,174) =>	7,079	5.8%
(4,174) =>	6,774	5.7%
(71,196) =>	135,241	



TES ID Number	T4551	Net Annual Premium	\$4,174	Initial Amount	12-Jul-22	\$50,325
Policy Number	00211595	Duration to Maturity	15 yrs 2 mths		12-Aug-22	\$50,515
Policy Type	LP-5 yrs	Next Premium Date	12-Sep-22		12-Sep-22	\$54,875
Issue Date	12-Sep-12	Internal Rate of Return	4.50%	Accumulate Cash Coupons		\$0
Maturity Date	12-Sep-37	Projected Maturity Value	\$135,241	Annual Cash Coupon		\$0
Last Premium Date	12-Sep-26			Cash Benefits Interest Rates		-
<b>Illustration for investment on</b>		<b>12-Jul-22</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>
	2022	2023 to 2036	2037	Total		
Initial Amount	-\$50,325			-\$50,325		
Funds into plan	-\$4,174	-\$16,696		-\$20,871		
Total payments				-\$71,196		
Payout from plan		\$0		\$0		
<b>Maturity Value</b>			<b>\$135,241</b>	<b>\$135,241</b>		
<b>Projected Gain</b>				<b>\$64,046</b>		
<b>% Gain vs Total Payments</b>				<b>90.0%</b>		

#### Cash Coupon

This Plan has no Yearly Cash Coupon.

#### Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$70000 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.