



TES ID Number	T4556	Net Annual Premium	\$1,893
Policy Number	00115020	Duration to Maturity	11 yrs 9 mths
Policy Type	LP-6 yrs	Next Premium Date	22-Jul-23
Issue Date	22-Jul-09	Internal Rate of Return	4.40%
Maturity Date	22-Jul-34	Projected Maturity Value	\$79,121
Last Premium Date	22-Jul-28		

Initial Amount	22-Oct-22	\$37,790
	22-Nov-22	\$37,930
	22-Dec-22	\$38,065

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

Illustration for investment on 22-Oct-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(37,790)			
2023		(1,893)		
2024		(1,893)		
2025		(1,893)		
2026		(1,893)		
2027		(1,893)		
2028		(1,893)		
2029				
2030				
2031				
2032				
2033				
2034				79,121
Total	(37,790)	(11,356)	-	79,121

Invested Amount	Maturity Amount	Annual Returns (%)
(37,790) =>	62,701	5.6%
(1,893) =>	3,040	5.5%
(1,893) =>	2,911	5.4%
(1,893) =>	2,789	5.3%
(1,893) =>	2,671	5.1%
(1,893) =>	2,559	5.0%
(1,893) =>	2,451	4.9%
(49,146) =>	79,121	



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Policy Type	LP-6 yrs	Next Premium Date	22-Jul-23		22-Dec-22	\$38,065
Issue Date	22-Jul-09	Internal Rate of Return	4.40%	Accumulate Cash Coupons		\$0
Maturity Date	22-Jul-34	Projected Maturity Value	\$79,121	Annual Cash Coupon		\$0
Last Premium Date	22-Jul-28			Cash Benefits Interest Rates		-
<b>Illustration for investment on</b>		<b>22-Oct-22</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>
	2022	2023 to 2033	2034	Total		
Initial Amount	-\$37,790			-\$37,790		
Funds into plan	\$0	-\$11,356		-\$11,356		
Total payments				-\$49,146		
Payout from plan		\$0		\$0		
<b>Maturity Value</b>			<b>\$79,121</b>	<b>\$79,121</b>		
<b>Projected Gain</b>				<b>\$29,975</b>		
<b>% Gain vs Total Payments</b>				<b>61.0%</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 \$65000 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.