



TES ID Number	P3693	Net Annual Premium	\$5,059
Policy Number	74734742	Duration to Maturity	14 yrs 8 mths
Policy Type	LP-2 yrs	Next Premium Date	7-Jul-23
Issue Date	7-Jul-20	Internal Rate of Return	4.50%
Maturity Date	7-Jul-37	Projected Maturity Value	\$43,754
Last Premium Date	7-Jul-24		

Initial Amount	7-Nov-22	\$13,320
	7-Dec-22	\$13,370
	7-Jan-23	\$13,420
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$0
Cash Benefits Interest Rates		-

Illustration for investment on 7-Nov-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(13,320)			
2023		(5,059)		
2024		(5,059)		
2025				
2026				
2027				
2028				
2029				
2030				
2031				
2032				
2033				
2034				
2035				
2036				
2037				43,754
Total	(13,320)	(10,118)	-	43,754

Invested Amount	Maturity Amount	Annual Returns (%)
(13,320) =>	25,419	6.2%
(5,059) =>	9,370	6.1%
(5,059) =>	8,965	5.9%
(23,438) =>	43,754	



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Policy Number	74734742	Duration to Maturity	14 yrs 8 mths		7-Dec-22	\$13,370
Policy Type	LP-2 yrs	Next Premium Date	7-Jul-23		7-Jan-23	\$13,420
Issue Date	7-Jul-20	Internal Rate of Return	4.50%	Accumulate Cash Coupons		\$0
Maturity Date	7-Jul-37	Projected Maturity Value	\$43,754	Annual Cash Coupon		\$0
Last Premium Date	7-Jul-24			Cash Benefits Interest Rates		-
<b>Illustration for investment on</b>		<b>7-Nov-22</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>
	2022	2023 to 2036	2037	Total		
Initial Amount	-\$13,320			-\$13,320		
Funds into plan	\$0	-\$10,118		-\$10,118		
Total payments				-\$23,438		
Payout from plan		\$0		\$0		
Maturity Value			\$43,754	\$43,754		
Projected Gain				\$20,316		
% Gain vs Total Payments				86.7%		

#### Cash Coupon

This Plan has no Yearly Cash Coupon.

#### Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$26812 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.