



TES ID Number	G2695	Next Net Premium	\$3,705
Policy Number	0074541693	Duration to Maturity	11 yrs 9 mths
Policy Type	LP-5 yrs-WL	Next Premium Date	30-Aug-23
Issue Date	30-Aug-13	Internal Rate of Return	4.40%
Maturity Date	29-Aug-34	Projected Maturity Value	\$84,798
Last Premium Date	30-Aug-27		

Initial Amount	30-Nov-22	\$34,630
	30-Dec-22	\$34,750
	30-Jan-23	\$34,880
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$0
Cash Benefits Interest Rates		-

Illustration for investment on 30-Nov-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(34,630)			
2023		(3,705)		
2024		(3,705)		
2025		(3,705)		
2026		(3,705)		
2027		(3,705)		
2028				
2029				
2030				
2031				
2032				
2033				
2034				84,798
Total	(34,630)	(18,524)	-	84,798

Invested Amount	Maturity Amount	Annual Returns (%)
(34,630) =>	57,456	5.6%
(3,705) =>	5,949	5.5%
(3,705) =>	5,698	5.4%
(3,705) =>	5,458	5.3%
(3,705) =>	5,228	5.1%
(3,705) =>	5,008	5.0%
(53,154) =>	84,798	



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Policy Type	LP-5 yrs-WL	Next Premium Date	30-Aug-23		30-Jan-23	\$34,880
Issue Date	30-Aug-13	Internal Rate of Return	4.40%	Accumulate Cash Coupons		\$0
Maturity Date	29-Aug-34	Projected Maturity Value	\$84,798	Next Cash Coupon		\$0
Last Premium Date	30-Aug-27			Cash Benefits Interest Rates		-
Illustration for investment on		30-Nov-22		Invested	Maturity	Annual
	2022	2023 to 2033	2034	Total		
Initial Amount	(\$34,630)			(\$34,630)		
Funds into plan	\$0	(\$18,524)		(\$18,524)		
Total payments				(\$53,154)		
Payout from plan		\$0		\$0		
Maturity Value			\$84,798	\$84,798		
Projected Gain				\$31,644		
% Gain vs Total Payments				59.5%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$52431.67 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.