



TES ID Number	G2697	Net Annual Premium	\$12,000
Policy Number	0211145071	Duration to Maturity	16 yrs 4 mths
Policy Type	LP-6 yrs-WL	Next Premium Date	15-Apr-23
Issue Date	15-Apr-19	Internal Rate of Return	4.60%
Maturity Date	14-Apr-39	Projected Maturity Value	\$214,335
Last Premium Date	15-Apr-28		

Initial Amount	15-Dec-22	\$39,200
	15-Jan-23	\$39,350
	15-Feb-23	\$39,500
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$0
Cash Benefits Interest Rates		-

Illustration for investment on 15-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(39,200)			
2023		(12,000)		
2024		(12,000)		
2025		(12,000)		
2026		(12,000)		
2027		(12,000)		
2028		(12,000)		
2029				
2030				
2031				
2032				
2033				
2034				
2035				
2036				
2037				
2038				
2039				214,335
Total	(39,200)	(72,000)	-	214,335

Invested Amount	Maturity Amount	Annual Returns (%)
(39,200) =>	81,810	6.7%
(12,000) =>	24,644	6.6%
(12,000) =>	23,558	6.4%
(12,000) =>	22,523	6.3%
(12,000) =>	21,533	6.1%
(12,000) =>	20,587	6.0%
(12,000) =>	19,679	5.8%
(111,200) =>	214,335	



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Policy Type	LP-6 yrs-WL	Next Premium Date	15-Apr-23		15-Feb-23	\$39,500
Issue Date	15-Apr-19	Internal Rate of Return	4.60%	Accumulate Cash Coupons		\$0
Maturity Date	14-Apr-39	Projected Maturity Value	\$214,335	Annual Cash Coupon		\$0
Last Premium Date	15-Apr-28			Cash Benefits Interest Rates		-
Illustration for investment on		15-Dec-22		Invested	Maturity	Annual
	2022	2023 to 2038	2039	Total		
Initial Amount	(\$39,200)			(\$39,200)		
Funds into plan	\$0	(\$72,000)		(\$72,000)		
Total payments				(\$111,200)		
Payout from plan		\$0		\$0		
Maturity Value			\$214,335	\$214,335		
Projected Gain				\$103,135		
% Gain vs Total Payments				92.7%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$145263 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.