



TES ID Number	A6588	Net Annual Premium	\$3,903
Policy Number	L700302684	Duration to Maturity	17 yrs 2 mths
Policy Type	LP-5 yrs	Next Premium Date	19-Feb-23
Issue Date	19-Feb-16	Internal Rate of Return	4.60%
Maturity Date	19-Feb-40	Projected Maturity Value	\$99,479
Last Premium Date	19-Feb-27		

Initial Amount	19-Dec-22	\$28,200
	19-Jan-23	\$28,310
	19-Feb-23	\$32,320

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

Illustration for investment on 19-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(28,200)			
2023		(3,903)		
2024		(3,903)		
2025		(3,903)		
2026		(3,903)		
2027		(3,903)		
2028				
2029				
2030				
2031				
2032				
2033				
2034				
2035				
2036				
2037				
2038				
2039				
2040				99,479
Total	(28,200)	(19,515)	-	99,479

Invested Amount	Maturity Amount	Annual Returns (%)
(28,200) =>	61,089	6.8%
(3,903) =>	8,384	6.8%
(3,903) =>	8,015	6.6%
(3,903) =>	7,662	6.4%
(3,903) =>	7,325	6.3%
(3,903) =>	7,003	6.1%
(47,715) =>	99,479	



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Policy Type	LP-5 yrs	Next Premium Date	19-Feb-23		19-Feb-23	\$32,320
Issue Date	19-Feb-16	Internal Rate of Return	4.60%	Accumulate Cash Coupons		\$0
Maturity Date	19-Feb-40	Projected Maturity Value	\$99,479	Annual Cash Coupon		\$0
Last Premium Date	19-Feb-27			Cash Benefits Interest Rates		-
Illustration for investment on		19-Dec-22		Invested	Maturity	Annual
	2022	2023 to 2039	2040	Total		
Initial Amount	(\$28,200)			(\$28,200)		
Funds into plan	\$0	(\$19,515)		(\$19,515)		
Total payments				(\$47,715)		
Payout from plan		\$0		\$0		
Maturity Value			\$99,479	\$99,479		
Projected Gain				\$51,764		
% Gain vs Total Payments				108.5%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$62751 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.