



TES ID Number	P3617	Net Annual Premium	\$8,823
Policy Number	61261383	Duration to Maturity	13 yrs 3 mths
Policy Type	LP-3 yrs-WL	Next Premium Date	10-Mar-23
Issue Date	10-Mar-16	Internal Rate of Return	4.40%
Maturity Date	10-Mar-36	Projected Maturity Value	\$153,308
Last Premium Date	10-Mar-25		

Initial Amount	10-Dec-22	\$61,525
	10-Jan-23	\$61,745
	10-Feb-23	\$61,970

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

Illustration for investment on 10-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(61,525)			
2023		(8,823)		
2024		(8,823)		
2025		(8,823)		
2026				
2027				
2028				
2029				
2030				
2031				
2032				
2033				
2034				
2035				
2036				153,308
Total	(61,525)	(26,470)	-	153,308

Invested Amount	Maturity Amount	Annual Returns (%)
(61,525) =>	108,901	5.8%
(8,823) =>	15,445	5.8%
(8,823) =>	14,793	5.6%
(8,823) =>	14,170	5.5%
(87,995) =>	153,308	



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Policy Type	LP-3 yrs-WL	Next Premium Date	10-Mar-23		10-Feb-23	\$61,970
Issue Date	10-Mar-16	Internal Rate of Return	4.40%	Accumulate Cash Coupons		\$0
Maturity Date	10-Mar-36	Projected Maturity Value	\$153,308	Annual Cash Coupon		\$0
Last Premium Date	10-Mar-25			Cash Benefits Interest Rates		-
Illustration for investment on		10-Dec-22		Invested	Maturity	Annual
	2022	2023 to 2035	2036	Total		
Initial Amount	(\$61,525)			(\$61,525)		
Funds into plan	\$0	(\$26,470)		(\$26,470)		
Total payments				(\$87,995)		
Payout from plan		\$0		\$0		
Maturity Value			\$153,308	\$153,308		
Projected Gain				\$65,313		
% Gain vs Total Payments				74.2%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$93490 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.