



TES ID Number	P3628	Net Annual Premium	\$12,747
Policy Number	72126059	Duration to Maturity	6 yrs 9 mths
Policy Type	LP-1 yrs	Next Premium Date	24-Aug-23
Issue Date	24-Aug-19	Internal Rate of Return	3.90%
Maturity Date	24-Aug-29	Projected Maturity Value	\$79,293
Last Premium Date	24-Aug-23		

Initial Amount	24-Nov-22	\$48,850
	24-Dec-22	\$49,005
	24-Jan-23	\$49,165
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$0
Cash Benefits Interest Rates		-

Illustration for investment on 24-Nov-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(48,850)			
2023		(12,747)		
2024				
2025				
2026				
2027				
2028				
2029				79,293
Total	(48,850)	(12,747)	-	79,293

Invested Amount	Maturity Amount	Annual Returns (%)
(48,850) =>	63,256	4.4%
(12,747) =>	16,037	4.3%
(61,597) =>	79,293	



TES ID Number	P3628	Net Annual Premium	\$12,747	Initial Amount	24-Nov-22	\$48,850
Policy Number	72126059	Duration to Maturity	6 yrs 9 mths		24-Dec-22	\$49,005
Policy Type	LP-1 yrs	Next Premium Date	24-Aug-23		24-Jan-23	\$49,165
Issue Date	24-Aug-19	Internal Rate of Return	3.90%	Accumulate Cash Coupons		\$0
Maturity Date	24-Aug-29	Projected Maturity Value	\$79,293	Annual Cash Coupon		\$0
Last Premium Date	24-Aug-23			Cash Benefits Interest Rates		-
Illustration for investment on		24-Nov-22		Invested	Maturity	Annual
	2022	2023 to 2028	2029	Total		
Initial Amount	-\$48,850			-\$48,850		
Funds into plan	\$0	-\$12,747		-\$12,747		
Total payments				-\$61,597		
Payout from plan		\$0		\$0		
Maturity Value			\$79,293	\$79,293		
Projected Gain				\$17,696		
% Gain vs Total Payments				28.7%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$58000 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.