



TES ID Number	P3636	Net Annual Premium	\$5,000
Policy Number	64156881	Duration to Maturity	14 yrs 1 mths
Policy Type	LP-4 yrs-WL	Next Premium Date	11-Jan-23
Issue Date	11-Jan-17	Internal Rate of Return	4.50%
Maturity Date	11-Jan-37	Projected Maturity Value	\$86,876
Last Premium Date	11-Jan-26		

Initial Amount	11-Dec-22	\$28,038
	11-Jan-23	\$33,145
	11-Feb-23	\$33,880
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$0
Cash Benefits Interest Rates		-

Illustration for investment on 11-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(28,038)			
2023		(5,000)		
2024		(5,000)		
2025		(5,000)		
2026		(5,000)		
2027				
2028				
2029				
2030				
2031				
2032				
2033				
2034				
2035				
2036				
2037				86,876
Total	(28,038)	(20,000)	-	86,876

Invested Amount	Maturity Amount	Annual Returns (%)
(28,038) =>	52,159	6.1%
(5,000) =>	9,261	6.1%
(5,000) =>	8,862	5.9%
(5,000) =>	8,480	5.8%
(5,000) =>	8,115	5.7%
(48,038) =>	86,876	



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Policy Type	LP-4 yrs-WL	Next Premium Date	11-Jan-23		11-Feb-23	\$33,880
Issue Date	11-Jan-17	Internal Rate of Return	4.50%	Accumulate Cash Coupons		\$0
Maturity Date	11-Jan-37	Projected Maturity Value	\$86,876	Annual Cash Coupon		\$0
Last Premium Date	11-Jan-26			Cash Benefits Interest Rates		-
Illustration for investment on		11-Dec-22		Invested	Maturity	Annual
	2022	2023 to 2036	2037	Total		
Initial Amount	(\$28,038)			(\$28,038)		
Funds into plan	\$0	(\$20,000)		(\$20,000)		
Total payments				(\$48,038)		
Payout from plan		\$0		\$0		
Maturity Value			\$86,876	\$86,876		
Projected Gain				\$38,838		
% Gain vs Total Payments				80.8%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$52730 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.