



TES ID Number	E1253	Net Annual Premium	\$7,076
Policy Number	10032279	Duration to Maturity	9 yrs 4 mths
Policy Type	LP-4 yrs	Next Premium Date	15-Apr-23
Issue Date	15-Apr-20	Internal Rate of Return	4.20%
Maturity Date	15-Apr-32	Projected Maturity Value	\$63,173
Last Premium Date	15-Apr-26		

Initial Amount	15-Dec-22	\$16,745
	15-Jan-23	\$16,804
	15-Feb-23	\$16,860

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	(16,745)			
2023		(7,076)		
2024		(7,076)		
2025		(7,076)		
2026		(7,076)		
2027				
2028				
2029				
2030				
2031				
2032				63,173
Total	(16,745)	(28,303)	-	63,173

Invested Amount	Maturity Amount	Annual Returns (%)
(16,745) =>	24,598	5.0%
(7,076) =>	10,247	5.0%
(7,076) =>	9,833	4.9%
(7,076) =>	9,437	4.8%
(7,076) =>	9,057	4.7%
(45,048) =>	63,173	



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Policy Number	10032279	Duration to Maturity	9 yrs 4 mths		15-Jan-23	\$16,804
Policy Type	LP-4 yrs	Next Premium Date	15-Apr-23		15-Feb-23	\$16,860
Issue Date	15-Apr-20	Internal Rate of Return	4.20%	Accumulate Cash Coupons		\$0
Maturity Date	15-Apr-32	Projected Maturity Value	\$63,173	Annual Cash Coupon		\$0
Last Premium Date	15-Apr-26			Cash Benefits Interest Rates		-
Illustration for investment on		15-Dec-22		Invested	Maturity	Annual
	2022	2023 to 2031	2032	Total		
Initial Amount	-\$16,745			-\$16,745		
Funds into plan	\$0	-\$28,303		-\$28,303		
Total payments				-\$45,048		
Payout from plan		\$0		\$0		
Maturity Value			\$63,173	\$63,173		
Projected Gain				\$18,125		
% Gain vs Total Payments				40.2%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$49530 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.