



TES ID Number	P3654	Net Annual Premium	\$3,529
Policy Number	60197285	Duration to Maturity	12 yrs 10 mths
Policy Type	LP-2 yrs-WL	Next Premium Date	16-Oct-23
Issue Date	16-Oct-15	Internal Rate of Return	4.40%
Maturity Date	16-Oct-35	Projected Maturity Value	\$61,323
Last Premium Date	16-Oct-24		

Initial Amount	16-Dec-22	\$28,610
	16-Jan-23	\$28,715
	16-Feb-23	\$28,820

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

Illustration for investment on 16-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(28,610)			
2023		(3,529)		
2024		(3,529)		
2025				
2026				
2027				
2028				
2029				
2030				
2031				
2032				
2033				
2034				
2035				61,323
Total	(28,610)	(7,059)	-	61,323

Invested Amount	Maturity Amount	Annual Returns (%)
(28,610) =>	49,739	5.8%
(3,529) =>	5,917	5.6%
(3,529) =>	5,667	5.5%
(35,669) =>	61,323	



TES ID Number	P3654	Net Annual Premium	\$3,529	Initial Amount	16-Dec-22	\$28,610
Policy Number	60197285	Duration to Maturity	12 yrs 10 mths		16-Jan-23	\$28,715
Policy Type	LP-2 yrs-WL	Next Premium Date	16-Oct-23		16-Feb-23	\$28,820
Issue Date	16-Oct-15	Internal Rate of Return	4.40%	Accumulate Cash Coupons		\$0
Maturity Date	16-Oct-35	Projected Maturity Value	\$61,323	Annual Cash Coupon		\$0
Last Premium Date	16-Oct-24			Cash Benefits Interest Rates		-
Illustration for investment on		16-Dec-22		Invested	Maturity	Annual
	2022	2023 to 2034	2035	Total		
Initial Amount	(\$28,610)			(\$28,610)		
Funds into plan	\$0	(\$7,059)		(\$7,059)		
Total payments				(\$35,669)		
Payout from plan		\$0		\$0		
Maturity Value			\$61,323	\$61,323		
Projected Gain				\$25,654		
% Gain vs Total Payments				71.9%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$37586 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.