



TES ID Number	A6603	Net Annual Premium	\$1,667
Policy Number	L540149502	Duration to Maturity	14 yrs 1 mths
Policy Type	LP-2 yrs	Next Premium Date	14-Jan-23
Issue Date	14-Jan-13	Internal Rate of Return	4.50%
Maturity Date	14-Jan-37	Projected Maturity Value	\$44,944
Last Premium Date	14-Jan-24		

Initial Amount	14-Dec-22	\$20,918
	14-Jan-23	\$22,663
	14-Feb-23	\$23,070
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$0
Cash Benefits Interest Rates		-

Illustration for investment on 14-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(20,918)			
2023		(1,667)		
2024		(1,667)		
2025				
2026				
2027				
2028				
2029				
2030				
2031				
2032				
2033				
2034				
2035				
2036				
2037				44,944
Total	(20,918)	(3,333)	-	44,944

Invested Amount	Maturity Amount	Annual Returns (%)
(20,918) =>	38,904	6.1%
(1,667) =>	3,087	6.1%
(1,667) =>	2,954	5.9%
(24,251) =>	44,944	



TES ID Number	A6603	Net Annual Premium	\$1,667	Initial Amount	14-Dec-22	\$20,918
Policy Number	L540149502	Duration to Maturity	14 yrs 1 mths		14-Jan-23	\$22,663
Policy Type	LP-2 yrs	Next Premium Date	14-Jan-23		14-Feb-23	\$23,070
Issue Date	14-Jan-13	Internal Rate of Return	4.50%	Accumulate Cash Coupons		\$0
Maturity Date	14-Jan-37	Projected Maturity Value	\$44,944	Annual Cash Coupon		\$0
Last Premium Date	14-Jan-24			Cash Benefits Interest Rates		-
Illustration for investment on		14-Dec-22		Invested	Maturity	Annual
	2022	2023 to 2036	2037	Total		
Initial Amount	(\$20,918)			(\$20,918)		
Funds into plan	\$0	(\$3,333)		(\$3,333)		
Total payments				(\$24,251)		
Payout from plan		\$0		\$0		
Maturity Value			\$44,944	\$44,944		
Projected Gain				\$20,693		
% Gain vs Total Payments				85.3%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$27557 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.