



TES ID Number	P3659	Net Annual Premium	\$5,882
Policy Number	63999972	Duration to Maturity	14 yrs 4 mths
Policy Type	LP-4 yrs-WL	Next Premium Date	30-Mar-23
Issue Date	30-Mar-17	Internal Rate of Return	4.50%
Maturity Date	30-Mar-37	Projected Maturity Value	\$102,205
Last Premium Date	30-Mar-26		

Initial Amount	30-Nov-22	\$32,635
	30-Dec-22	\$32,755
	30-Jan-23	\$32,875
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$0
Cash Benefits Interest Rates		-

Illustration for investment on 30-Nov-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(32,635)			
2023		(5,882)		
2024		(5,882)		
2025		(5,882)		
2026		(5,882)		
2027				
2028				
2029				
2030				
2031				
2032				
2033				
2034				
2035				
2036				
2037				102,205
Total	(32,635)	(23,529)	-	102,205

Invested Amount	Maturity Amount	Annual Returns (%)
(32,635) =>	61,364	6.1%
(5,882) =>	10,894	6.1%
(5,882) =>	10,424	5.9%
(5,882) =>	9,976	5.8%
(5,882) =>	9,546	5.7%
(56,164) =>	102,205	



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Issue Date	30-Mar-17	Internal Rate of Return	4.50%	Accumulate Cash Coupons		\$0
Maturity Date	30-Mar-37	Projected Maturity Value	\$102,205	Annual Cash Coupon		\$0
Last Premium Date	30-Mar-26			Cash Benefits Interest Rates		-
<b>Illustration for investment on</b>		<b>30-Nov-22</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>
	2022	2023 to 2036	2037	Total		
Initial Amount	(\$32,635)			(\$32,635)		
Funds into plan	\$0	(\$23,529)		(\$23,529)		
Total payments				(\$56,164)		
Payout from plan		\$0		\$0		
<b>Maturity Value</b>			<b>\$102,205</b>	<b>\$102,205</b>		
<b>Projected Gain</b>				<b>\$46,041</b>		
<b>% Gain vs Total Payments</b>				<b>82.0%</b>		

#### Cash Coupon

This Plan has no Yearly Cash Coupon.

#### Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$62035 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.