



TES ID Number	P3671	Net Annual Premium	\$5,059
Policy Number	75041631	Duration to Maturity	12 yrs 8 mths
Policy Type	LP-2 yrs	Next Premium Date	5-Aug-23
Issue Date	5-Aug-20	Internal Rate of Return	4.40%
Maturity Date	5-Aug-35	Projected Maturity Value	\$39,849
Last Premium Date	5-Aug-24		

Initial Amount	5-Dec-22	\$13,466
	5-Jan-23	\$13,514
	5-Feb-23	\$13,563

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

Illustration for investment on 5-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(13,466)			
2023		(5,059)		
2024		(5,059)		
2025				
2026				
2027				
2028				
2029				
2030				
2031				
2032				
2033				
2034				
2035				39,849
Total	(13,466)	(10,118)	-	39,849

Invested Amount	Maturity Amount	Annual Returns (%)
(13,466) =>	23,245	5.7%
(5,059) =>	8,481	5.6%
(5,059) =>	8,123	5.5%
(23,584) =>	39,849	



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Policy Number	75041631	Duration to Maturity	12 yrs 8 mths		5-Jan-23	\$13,514
Policy Type	LP-2 yrs	Next Premium Date	5-Aug-23		5-Feb-23	\$13,563
Issue Date	5-Aug-20	Internal Rate of Return	4.40%	Accumulate Cash Coupons		\$0
Maturity Date	5-Aug-35	Projected Maturity Value	\$39,849	Annual Cash Coupon		\$0
Last Premium Date	5-Aug-24			Cash Benefits Interest Rates		-
Illustration for investment on		5-Dec-22		Invested	Maturity	Annual
	2022	2023 to 2034	2035	Total		
Initial Amount	-\$13,466			-\$13,466		
Funds into plan	\$0	-\$10,118		-\$10,118		
Total payments				-\$23,584		
Payout from plan		\$0		\$0		
Maturity Value			\$39,849	\$39,849		
Projected Gain				\$16,265		
% Gain vs Total Payments				69.0%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$25927 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.