



TES ID Number	P3675	Net Annual Premium	\$5,894
Policy Number	63575586	Duration to Maturity	14 yrs 3 mths
Policy Type	LP-4 yrs-WL	Next Premium Date	24-Feb-23
Issue Date	24-Feb-17	Internal Rate of Return	4.50%
Maturity Date	24-Feb-37	Projected Maturity Value	\$102,410
Last Premium Date	24-Feb-26		

Initial Amount	24-Nov-22	\$32,810
	24-Dec-22	\$32,930
	24-Jan-23	\$33,050

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

Illustration for investment on 24-Nov-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(32,810)			
2023		(5,894)		
2024		(5,894)		
2025		(5,894)		
2026		(5,894)		
2027				
2028				
2029				
2030				
2031				
2032				
2033				
2034				
2035				
2036				
2037				102,410
Total	(32,810)	(23,576)	-	102,410

Invested Amount	Maturity Amount	Annual Returns (%)
(32,810) =>	61,486	6.1%
(5,894) =>	10,916	6.1%
(5,894) =>	10,447	5.9%
(5,894) =>	9,996	5.8%
(5,894) =>	9,566	5.7%
(56,386) =>	102,410	



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Policy Type	LP-4 yrs-WL	Next Premium Date	24-Feb-23		24-Jan-23	\$33,050
Issue Date	24-Feb-17	Internal Rate of Return	4.50%	Accumulate Cash Coupons		\$0
Maturity Date	24-Feb-37	Projected Maturity Value	\$102,410	Annual Cash Coupon		\$0
Last Premium Date	24-Feb-26			Cash Benefits Interest Rates		-
Illustration for investment on		24-Nov-22		Invested	Maturity	Annual
	2022	2023 to 2036	2037	Total		
Initial Amount	(\$32,810)			(\$32,810)		
Funds into plan	\$0	(\$23,576)		(\$23,576)		
Total payments				(\$56,386)		
Payout from plan		\$0		\$0		
Maturity Value			\$102,410	\$102,410		
Projected Gain				\$46,024		
% Gain vs Total Payments				81.6%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$62159 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.