



TES ID Number	G2725	Next Net Premium	\$785
Policy Number	0070858456	Duration to Maturity	10 yrs 2 mths
Policy Type	LP-6 yrs-WL	Next Premium Date	12-Feb-23
Issue Date	12-Feb-09	Internal Rate of Return	4.30%
Maturity Date	12-Feb-33	Projected Maturity Value	\$26,400
Last Premium Date	12-Feb-28		

Initial Amount	12-Dec-22	\$12,977
	12-Jan-23	\$13,023
	12-Feb-23	\$13,855
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$0
Cash Benefits Interest Rates		-

Illustration for investment on 12-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(12,977)			
2023		(785)		
2024		(785)		
2025		(785)		
2026		(785)		
2027		(785)		
2028		(785)		
2029				
2030				
2031				
2032				
2033				26,400
Total	(12,977)	(4,712)	-	26,400

Invested Amount	Maturity Amount	Annual Returns (%)
(12,977) =>	19,921	5.3%
(785) =>	1,197	5.2%
(785) =>	1,147	5.1%
(785) =>	1,100	5.0%
(785) =>	1,055	4.9%
(785) =>	1,011	4.8%
(785) =>	970	4.7%
(17,689) =>	26,400	



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Policy Type	LP-6 yrs-WL	Next Premium Date	12-Feb-23		12-Feb-23	\$13,855
Issue Date	12-Feb-09	Internal Rate of Return	4.30%	Accumulate Cash Coupons		\$0
Maturity Date	12-Feb-33	Projected Maturity Value	\$26,400	Next Cash Coupon		\$0
Last Premium Date	12-Feb-28			Cash Benefits Interest Rates		-
Illustration for investment on		12-Dec-22		Invested	Maturity	Annual
	2022	2023 to 2032	2033	Total		
Initial Amount	(\$12,977)			(\$12,977)		
Funds into plan	\$0	(\$4,712)		(\$4,712)		
Total payments				(\$17,689)		
Payout from plan		\$0		\$0		
Maturity Value			\$26,400	\$26,400		
Projected Gain				\$8,710		
% Gain vs Total Payments				49.2%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$16370.71 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.