



TES ID Number	P3698	Net Annual Premium	\$2,431
Policy Number	58067115	Duration to Maturity	12 yrs 2 mths
Policy Type	LP-7 yrs	Next Premium Date	23-Jan-23
Issue Date	23-Jan-15	Internal Rate of Return	4.40%
Maturity Date	23-Jan-35	Projected Maturity Value	\$55,860
Last Premium Date	23-Jan-29		

Initial Amount	23-Nov-22	\$18,165
	23-Dec-22	\$18,230
	23-Jan-23	\$20,730
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$0
Cash Benefits Interest Rates		-

Illustration for investment on 23-Nov-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(18,165)			
2023		(2,431)		
2024		(2,431)		
2025		(2,431)		
2026		(2,431)		
2027		(2,431)		
2028		(2,431)		
2029		(2,431)		
2030				
2031				
2032				
2033				
2034				
2035				55,860
Total	(18,165)	(17,018)	-	55,860

Invested Amount	Maturity Amount	Annual Returns (%)
(18,165) =>	30,693	5.7%
(2,431) =>	4,076	5.6%
(2,431) =>	3,904	5.5%
(2,431) =>	3,739	5.4%
(2,431) =>	3,582	5.3%
(2,431) =>	3,431	5.1%
(2,431) =>	3,286	5.0%
(2,431) =>	3,148	4.9%
(35,183) =>	55,860	



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Policy Type	LP-7 yrs	Next Premium Date	23-Jan-23		23-Jan-23	\$20,730
Issue Date	23-Jan-15	Internal Rate of Return	4.40%	Accumulate Cash Coupons		\$0
Maturity Date	23-Jan-35	Projected Maturity Value	\$55,860	Annual Cash Coupon		\$0
Last Premium Date	23-Jan-29			Cash Benefits Interest Rates		-
<b>Illustration for investment on</b>		<b>23-Nov-22</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>
	2022	2023 to 2034	2035	Total		
Initial Amount	-\$18,165			-\$18,165		
Funds into plan	\$0	-\$17,018		-\$17,018		
Total payments				-\$35,183		
Payout from plan		\$0		\$0		
Maturity Value			\$55,860	\$55,860		
Projected Gain				\$20,677		
% Gain vs Total Payments				58.8%		

#### Cash Coupon

This Plan has no Yearly Cash Coupon.

#### Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$34978 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.