



TES ID Number	P3705	Net Annual Premium	\$3,600
Policy Number	69667827	Duration to Maturity	15 yrs 11 mths
Policy Type	LP-5 yrs-WL	Next Premium Date	30-Oct-23
Issue Date	30-Oct-18	Internal Rate of Return	4.60%
Maturity Date	30-Oct-38	Projected Maturity Value	\$62,550
Last Premium Date	30-Oct-27		

Initial Amount	30-Nov-22	\$14,740
	30-Dec-22	\$14,795
	30-Jan-23	\$14,853
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	(14,740)			
2023		(3,600)		
2024		(3,600)		
2025		(3,600)		
2026		(3,600)		
2027		(3,600)		
2028				
2029				
2030				
2031				
2032				
2033				
2034				
2035				
2036				
2037				
2038				62,550
Total	(14,740)	(18,000)	-	62,550

Invested Amount	Maturity Amount	Annual Returns (%)
(14,740) =>	30,184	6.6%
(3,600) =>	7,068	6.4%
(3,600) =>	6,757	6.3%
(3,600) =>	6,460	6.1%
(3,600) =>	6,176	6.0%
(3,600) =>	5,905	5.8%
(32,740) =>	62,550	



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Policy Number	69667827	Duration to Maturity	15 yrs 11 mths		30-Dec-22	\$14,795
Policy Type	LP-5 yrs-WL	Next Premium Date	30-Oct-23		30-Jan-23	\$14,853
Issue Date	30-Oct-18	Internal Rate of Return	4.60%	Accumulate Cash Coupons		\$0
Maturity Date	30-Oct-38	Projected Maturity Value	\$62,550	Annual Cash Coupon		\$0
Last Premium Date	30-Oct-27			Cash Benefits Interest Rates		-
Illustration for investment on		30-Nov-22		Invested	Maturity	Annual
	2022	2023 to 2037	2038	Total		
Initial Amount	(\$14,740)			(\$14,740)		
Funds into plan	\$0	(\$18,000)		(\$18,000)		
Total payments				(\$32,740)		
Payout from plan		\$0		\$0		
Maturity Value			\$62,550	\$62,550		
Projected Gain				\$29,810		
% Gain vs Total Payments				91.0%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$37801 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.