



TES ID Number	P3725	Net Annual Premium	\$2,553
Policy Number	53554653	Duration to Maturity	15 yrs 10 mths
Policy Type	LP-5 yrs	Next Premium Date	30-Sep-23
Issue Date	30-Sep-13	Internal Rate of Return	4.60%
Maturity Date	30-Sep-38	Projected Maturity Value	\$74,995
Last Premium Date	30-Sep-27		

Initial Amount	30-Nov-22	\$25,520
	30-Dec-22	\$25,610
	30-Jan-23	\$25,710

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	(25,520)			
2023		(2,553)		
2024		(2,553)		
2025		(2,553)		
2026		(2,553)		
2027		(2,553)		
2028				
2029				
2030				
2031				
2032				
2033				
2034				
2035				
2036				
2037				
2038				74,995
Total	(25,520)	(12,764)	-	74,995

Invested Amount	Maturity Amount	Annual Returns (%)
(25,520) =>	52,046	6.6%
(2,553) =>	5,012	6.4%
(2,553) =>	4,791	6.3%
(2,553) =>	4,580	6.1%
(2,553) =>	4,379	6.0%
(2,553) =>	4,187	5.8%
(38,284) =>	74,995	



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Policy Type	LP-5 yrs	Next Premium Date	30-Sep-23		30-Jan-23	\$25,710
Issue Date	30-Sep-13	Internal Rate of Return	4.60%	Accumulate Cash Coupons		\$0
Maturity Date	30-Sep-38	Projected Maturity Value	\$74,995	Annual Cash Coupon		\$0
Last Premium Date	30-Sep-27			Cash Benefits Interest Rates		-
Illustration for investment on		30-Nov-22		Invested	Maturity	Annual
	2022	2023 to 2037	2038	Total		
Initial Amount	-\$25,520			-\$25,520		
Funds into plan	\$0	-\$12,764		-\$12,764		
Total payments				-\$38,284		
Payout from plan		\$0		\$0		
Maturity Value			\$74,995	\$74,995		
Projected Gain				\$36,711		
% Gain vs Total Payments				95.9%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$42520 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.