



TES ID Number	P3731	Net Annual Premium	\$24,588
Policy Number	78660251	Duration to Maturity	8 yrs 8 mths
Policy Type	LP-3 yrs	Next Premium Date	24-Jul-23
Issue Date	24-Jul-21	Internal Rate of Return	4.10%
Maturity Date	24-Jul-31	Projected Maturity Value	\$151,806
Last Premium Date	24-Jul-25		

Initial Amount	24-Nov-22	\$38,130
	24-Dec-22	\$38,255
	24-Jan-23	\$38,382
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	(38,130)			
2023		(24,588)		
2024		(24,588)		
2025		(24,588)		
2026				
2027				
2028				
2029				
2030				
2031				151,806
Total	(38,130)	(73,765)	-	151,806

Invested Amount	Maturity Amount	Annual Returns (%)
(38,130) =>	54,035	4.8%
(24,588) =>	33,910	4.7%
(24,588) =>	32,571	4.6%
(24,588) =>	31,290	4.5%
(111,895) =>	151,806	



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Policy Number	78660251	Duration to Maturity	8 yrs 8 mths		24-Dec-22	\$38,255
Policy Type	LP-3 yrs	Next Premium Date	24-Jul-23		24-Jan-23	\$38,382
Issue Date	24-Jul-21	Internal Rate of Return	4.10%	Accumulate Cash Coupons		\$0
Maturity Date	24-Jul-31	Projected Maturity Value	\$151,806	Annual Cash Coupon		\$0
Last Premium Date	24-Jul-25			Cash Benefits Interest Rates		-
Illustration for investment on		24-Nov-22		Invested	Maturity	Annual
	2022	2023 to 2030	2031	Total		
Initial Amount	-\$38,130			-\$38,130		
Funds into plan	\$0	-\$73,765		-\$73,765		
Total payments				-\$111,895		
Payout from plan		\$0		\$0		
Maturity Value			\$151,806	\$151,806		
Projected Gain				\$39,911		
% Gain vs Total Payments				35.7%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$125918 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.