



TES ID Number	P3736	Net Annual Premium	\$2,422
Policy Number	54684685	Duration to Maturity	6 yrs 1 mths
Policy Type	LP-1 yrs	Next Premium Date	7-Jan-23
Issue Date	7-Jan-14	Internal Rate of Return	3.90%
Maturity Date	7-Jan-29	Projected Maturity Value	\$32,558
Last Premium Date	7-Jan-23		

Initial Amount	7-Dec-22	\$23,377
	7-Jan-23	\$25,874
	7-Feb-23	\$26,107
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$0
Cash Benefits Interest Rates		-

Illustration for investment on 7-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(23,377)			
2023		(2,422)		
2024				
2025				
2026				
2027				
2028				
2029				32,558
Total	(23,377)	(2,422)	-	32,558

Invested Amount	Maturity Amount	Annual Returns (%)
(23,377) =>	29,511	4.3%
(2,422) =>	3,047	4.3%
(25,799) =>	32,558	



TES ID Number	P3736	Net Annual Premium	\$2,422	Initial Amount	7-Dec-22	\$23,377
Policy Number	54684685	Duration to Maturity	6 yrs 1 mths		7-Jan-23	\$25,874
Policy Type	LP-1 yrs	Next Premium Date	7-Jan-23		7-Feb-23	\$26,107
Issue Date	7-Jan-14	Internal Rate of Return	3.90%	Accumulate Cash Coupons		\$0
Maturity Date	7-Jan-29	Projected Maturity Value	\$32,558	Annual Cash Coupon		\$0
Last Premium Date	7-Jan-23			Cash Benefits Interest Rates		-
Illustration for investment on		7-Dec-22		Invested	Maturity	Annual
	2022	2023 to 2028	2029	Total		
Initial Amount	-\$23,377			-\$23,377		
Funds into plan	\$0	-\$2,422		-\$2,422		
Total payments				-\$25,799		
Payout from plan		\$0		\$0		
Maturity Value			\$32,558	\$32,558		
Projected Gain				\$6,759		
% Gain vs Total Payments				26.2%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$23176 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.