



TES ID Number	P3743	Net Annual Premium	\$6,000
Policy Number	71457819	Duration to Maturity	16 yrs 9 mths
Policy Type	LP-1 yrs-WL	Next Premium Date	20-Sep-23
Issue Date	20-Sep-19	Internal Rate of Return	4.60%
Maturity Date	20-Sep-39	Projected Maturity Value	\$59,793
Last Premium Date	20-Sep-23		

Initial Amount	20-Dec-22	\$22,335
	20-Jan-23	\$22,420
	20-Feb-23	\$22,510
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$0
Cash Benefits Interest Rates		-

Illustration for investment on 20-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(22,335)			
2023		(6,000)		
2024				
2025				
2026				
2027				
2028				
2029				
2030				
2031				
2032				
2033				
2034				
2035				
2036				
2037				
2038				
2039				59,793
Total	(22,335)	(6,000)	-	59,793

Invested Amount	Maturity Amount	Annual Returns (%)
(22,335) =>	47,471	6.7%
(6,000) =>	12,322	6.6%
(28,335) =>	59,793	



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Policy Number	71457819	Duration to Maturity	16 yrs 9 mths		20-Jan-23	\$22,420
Policy Type	LP-1 yrs-WL	Next Premium Date	20-Sep-23		20-Feb-23	\$22,510
Issue Date	20-Sep-19	Internal Rate of Return	4.60%	Accumulate Cash Coupons		\$0
Maturity Date	20-Sep-39	Projected Maturity Value	\$59,793	Annual Cash Coupon		\$0
Last Premium Date	20-Sep-23			Cash Benefits Interest Rates		-
Illustration for investment on		20-Dec-22		Invested	Maturity	Annual
	2022	2023 to 2038	2039	Total		
Initial Amount	(\$22,335)			(\$22,335)		
Funds into plan	\$0	(\$6,000)		(\$6,000)		
Total payments				(\$28,335)		
Payout from plan		\$0		\$0		
Maturity Value			\$59,793	\$59,793		
Projected Gain				\$31,458		
% Gain vs Total Payments				111.0%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$31650 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.