



TES ID Number	M1922	Next Net Premium	\$5,250
Policy Number	2491011510	Duration to Maturity	15 yrs 5 mths
Policy Type	LP-5 yrs-WL	Next Premium Date	3-May-23
Issue Date	3-May-18	Internal Rate of Return	4.60%
Maturity Date	3-May-38	Projected Maturity Value	\$92,470
Last Premium Date	3-May-27		

Initial Amount	3-Dec-22	\$22,615
	3-Jan-23	\$22,705
	3-Feb-23	\$22,792
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$0
Cash Benefits Interest Rates		-

Illustration for investment on 3-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(22,615)			
2023		(5,250)		
2024		(5,250)		
2025		(5,250)		
2026		(5,250)		
2027		(5,250)		
2028				
2029				
2030				
2031				
2032				
2033				
2034				
2035				
2036				
2037				
2038				92,470
Total	(22,615)	(26,248)	-	92,470

Invested Amount	Maturity Amount	Annual Returns (%)
(22,615) =>	45,275	6.5%
(5,250) =>	10,307	6.4%
(5,250) =>	9,853	6.3%
(5,250) =>	9,420	6.1%
(5,250) =>	9,006	6.0%
(5,250) =>	8,610	5.8%
(48,863) =>	92,470	



TES ID Number	M1922	Next Net Premium	\$5,250	Initial Amount	3-Dec-22	\$22,615
Policy Number	2491011510	Duration to Maturity	15 yrs 5 mths		3-Jan-23	\$22,705
Policy Type	LP-5 yrs-WL	Next Premium Date	3-May-23		3-Feb-23	\$22,792
Issue Date	3-May-18	Internal Rate of Return	4.60%	Accumulate Cash Coupons		\$0
Maturity Date	3-May-38	Projected Maturity Value	\$92,470	Next Cash Coupon		\$0
Last Premium Date	3-May-27			Cash Benefits Interest Rates		-
Illustration for investment on		3-Dec-22		Invested	Maturity	Annual
	2022	2023 to 2037	2038	Total		
Initial Amount	(\$22,615)			(\$22,615)		
Funds into plan	\$0	(\$26,248)		(\$26,248)		
Total payments				(\$48,863)		
Payout from plan		\$0		\$0		
Maturity Value			\$92,470	\$92,470		
Projected Gain				\$43,607		
% Gain vs Total Payments				89.2%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$56212 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.