



TES ID Number	P3503	Net Annual Premium	\$4,707
Policy Number	64846429	Duration to Maturity	14 yrs 4 mths
Policy Type	LP-4 yrs-WL	Next Premium Date	12-Apr-23
Issue Date	12-Apr-17	Internal Rate of Return	4.50%
Maturity Date	12-Apr-37	Projected Maturity Value	\$81,790
Last Premium Date	12-Apr-26		

Initial Amount	12-Dec-22	\$26,115
	12-Jan-23	\$26,210
	12-Feb-23	\$26,305

Accumulate Cash Coupons	\$0
Annual Cash Coupon	\$0
Cash Benefits Interest Rates	-

Illustration for investment on 12-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(26,115)			
2023		(4,707)		
2024		(4,707)		
2025		(4,707)		
2026		(4,707)		
2027				
2028				
2029				
2030				
2031				
2032				
2033				
2034				
2035				
2036				
2037				81,790
Total	(26,115)	(18,829)	-	81,790

Invested Amount	Maturity Amount	Annual Returns (%)
(26,115) =>	49,108	6.1%
(4,707) =>	8,718	6.1%
(4,707) =>	8,342	5.9%
(4,707) =>	7,983	5.8%
(4,707) =>	7,639	5.7%
(44,944) =>	81,790	



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Policy Type	LP-4 yrs-WL	Next Premium Date	12-Apr-23		12-Feb-23	\$26,305
Issue Date	12-Apr-17	Internal Rate of Return	4.50%	Accumulate Cash Coupons		\$0
Maturity Date	12-Apr-37	Projected Maturity Value	\$81,790	Annual Cash Coupon		\$0
Last Premium Date	12-Apr-26			Cash Benefits Interest Rates		-
<b>Illustration for investment on</b>		<b>12-Dec-22</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>
	2022	2023 to 2036	2037	Total		
Initial Amount	(\$26,115)			(\$26,115)		
Funds into plan	\$0	(\$18,829)		(\$18,829)		
Total payments				(\$44,944)		
Payout from plan		\$0		\$0		
<b>Maturity Value</b>			<b>\$81,790</b>	<b>\$81,790</b>		
<b>Projected Gain</b>				<b>\$36,846</b>		
<b>% Gain vs Total Payments</b>				<b>82.0%</b>		

#### Cash Coupon

This Plan has no Yearly Cash Coupon.

#### Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$49643 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.