



TES ID Number	P3515	Net Annual Premium	\$2,400
Policy Number	67062956	Duration to Maturity	15 yrs 0 mths
Policy Type	LP-4 yrs-WL	Next Premium Date	19-Dec-23
Issue Date	19-Dec-17	Internal Rate of Return	4.60%
Maturity Date	19-Dec-37	Projected Maturity Value	\$41,700
Last Premium Date	19-Dec-26		

Initial Amount	19-Dec-22	\$12,642
	19-Jan-23	\$12,690
	19-Feb-23	\$12,738

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

Illustration for investment on 19-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(12,642)			
2023		(2,400)		
2024		(2,400)		
2025		(2,400)		
2026		(2,400)		
2027				
2028				
2029				
2030				
2031				
2032				
2033				
2034				
2035				
2036				
2037				41,700
Total	(12,642)	(9,600)	-	41,700

Invested Amount	Maturity Amount	Annual Returns (%)
(12,642) =>	24,836	6.4%
(2,400) =>	4,505	6.3%
(2,400) =>	4,306	6.1%
(2,400) =>	4,117	6.0%
(2,400) =>	3,936	5.8%
(22,242) =>	41,700	



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Policy Type	LP-4 yrs-WL	Next Premium Date	19-Dec-23		19-Feb-23	\$12,738
Issue Date	19-Dec-17	Internal Rate of Return	4.60%	Accumulate Cash Coupons		\$0
Maturity Date	19-Dec-37	Projected Maturity Value	\$41,700	Annual Cash Coupon		\$0
Last Premium Date	19-Dec-26			Cash Benefits Interest Rates		-
<b>Illustration for investment on</b>		<b>19-Dec-22</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>
	2022	2023 to 2036	2037	Total		
Initial Amount	(\$12,642)			(\$12,642)		
Funds into plan	\$0	(\$9,600)		(\$9,600)		
Total payments				(\$22,242)		
Payout from plan		\$0		\$0		
<b>Maturity Value</b>			<b>\$41,700</b>	<b>\$41,700</b>		
<b>Projected Gain</b>				<b>\$19,458</b>		
<b>% Gain vs Total Payments</b>				<b>87.5%</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 \$25201 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.