



TES ID Number	N2213	Next Net Premium	\$2,189
Policy Number	1002511276	Duration to Maturity	8 yrs 4 mths
Policy Type	LP-4 yrs-WL	Next Premium Date	16-Apr-23
Issue Date	16-Apr-07	Internal Rate of Return	4.10%
Maturity Date	16-Apr-31	Projected Maturity Value	\$74,375
Last Premium Date	16-Apr-26		

Initial Amount	16-Dec-22	\$45,063
	16-Jan-23	\$45,215
	16-Feb-23	\$45,370

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

Illustration for investment on 16-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(45,063)			
2023		(2,189)		
2024		(2,189)		
2025		(2,189)		
2026		(2,189)		
2027				
2028				
2029				
2030				
2031				74,375
Total	(45,063)	(8,755)	-	74,375

Invested Amount	Maturity Amount	Annual Returns (%)
(45,063) =>	62,996	4.8%
(2,189) =>	3,019	4.7%
(2,189) =>	2,899	4.6%
(2,189) =>	2,785	4.5%
(2,189) =>	2,676	4.4%
(53,818) =>	74,375	



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Policy Number	1002511276	Duration to Maturity	8 yrs 4 mths		16-Jan-23	\$45,215
Policy Type	LP-4 yrs-WL	Next Premium Date	16-Apr-23		16-Feb-23	\$45,370
Issue Date	16-Apr-07	Internal Rate of Return	4.10%	Accumulate Cash Coupons		\$0
Maturity Date	16-Apr-31	Projected Maturity Value	\$74,375	Next Cash Coupon		\$0
Last Premium Date	16-Apr-26			Cash Benefits Interest Rates		-
<b>Illustration for investment on</b>		<b>16-Dec-22</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>
	2022	2023 to 2030	2031	Total		
Initial Amount	(\$45,063)			(\$45,063)		
Funds into plan	\$0	(\$8,755)		(\$8,755)		
Total payments				(\$53,818)		
Payout from plan		\$0		\$0		
<b>Maturity Value</b>			<b>\$74,375</b>	<b>\$74,375</b>		
<b>Projected Gain</b>				<b>\$20,557</b>		
<b>% Gain vs Total Payments</b>				<b>38.2%</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 \$44397 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.