



TES ID Number	M1946	Next Net Premium	\$11,762
Policy Number	2491444026	Duration to Maturity	16 yrs 4 mths
Policy Type	LP-6 yrs-WL	Next Premium Date	2-Apr-23
Issue Date	2-Apr-19	Internal Rate of Return	4.60%
Maturity Date	2-Apr-39	Projected Maturity Value	\$207,179
Last Premium Date	2-Apr-28		

Initial Amount	2-Dec-22	\$37,040
	2-Jan-23	\$37,180
	2-Feb-23	\$37,320

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

Illustration for investment on 2-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(37,040)			
2023		(11,762)		
2024		(11,762)		
2025		(11,762)		
2026		(11,762)		
2027		(11,762)		
2028		(11,762)		
2029				
2030				
2031				
2032				
2033				
2034				
2035				
2036				
2037				
2038				
2039				207,179
Total	(37,040)	(70,571)	-	207,179

Invested Amount	Maturity Amount	Annual Returns (%)
(37,040) =>	77,296	6.7%
(11,762) =>	24,153	6.6%
(11,762) =>	23,089	6.4%
(11,762) =>	22,074	6.3%
(11,762) =>	21,104	6.1%
(11,762) =>	20,176	6.0%
(11,762) =>	19,287	5.8%
(107,611) =>	207,179	



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Policy Type	LP-6 yrs-WL	Next Premium Date	2-Apr-23		2-Feb-23	\$37,320
Issue Date	2-Apr-19	Internal Rate of Return	4.60%	Accumulate Cash Coupons		\$0
Maturity Date	2-Apr-39	Projected Maturity Value	\$207,179	Next Cash Coupon		\$0
Last Premium Date	2-Apr-28			Cash Benefits Interest Rates		-
Illustration for investment on		2-Dec-22		Invested	Maturity	Annual
	2022	2023 to 2038	2039	Total		
Initial Amount	(\$37,040)			(\$37,040)		
Funds into plan	\$0	(\$70,571)		(\$70,571)		
Total payments				(\$107,611)		
Payout from plan		\$0		\$0		
Maturity Value			\$207,179	\$207,179		
Projected Gain				\$99,568		
% Gain vs Total Payments				92.5%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$125,943 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.