



TES ID Number	E1251	Net Annual Premium	\$8,144
Policy Number	10030303	Duration to Maturity	9 yrs 1 mths
Policy Type	LP-4 yrs	Next Premium Date	6-Jan-23
Issue Date	6-Jan-20	Internal Rate of Return	4.20%
Maturity Date	6-Jan-32	Projected Maturity Value	\$69,638
Last Premium Date	6-Jan-26		

Initial Amount	6-Dec-22	\$17,360
	6-Jan-23	\$25,565
	6-Feb-23	\$26,029
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$0
Cash Benefits Interest Rates		-

Illustration for investment on 6-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(17,360)			
2023		(8,144)		
2024		(8,144)		
2025		(8,144)		
2026		(8,144)		
2027				
2028				
2029				
2030				
2031				
2032				69,638
Total	(17,360)	(32,576)	-	69,638

Invested Amount	Maturity Amount	Annual Returns (%)
(17,360) =>	25,242	5.0%
(8,144) =>	11,793	5.0%
(8,144) =>	11,318	4.9%
(8,144) =>	10,861	4.8%
(8,144) =>	10,424	4.7%
(49,936) =>	69,638	



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Policy Type	LP-4 yrs	Next Premium Date	6-Jan-23		6-Feb-23	\$26,029
Issue Date	6-Jan-20	Internal Rate of Return	4.20%	Accumulate Cash Coupons		\$0
Maturity Date	6-Jan-32	Projected Maturity Value	\$69,638	Annual Cash Coupon		\$0
Last Premium Date	6-Jan-26			Cash Benefits Interest Rates		-
Illustration for investment on		6-Dec-22		Invested	Maturity	Annual
	2022	2023 to 2031	2032	Total		
Initial Amount	-\$17,360			-\$17,360		
Funds into plan	\$0	-\$32,576		-\$32,576		
Total payments				-\$49,936		
Payout from plan		\$0		\$0		
Maturity Value			\$69,638	\$69,638		
Projected Gain				\$19,702		
% Gain vs Total Payments				39.5%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$57008 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.