



TES ID Number	A6578	Net Annual Premium	\$2,289
Policy Number	L544190586	Duration to Maturity	13 yrs 4 mths
Policy Type	LP-7 yrs	Next Premium Date	5-Apr-23
Issue Date	5-Apr-18	Internal Rate of Return	4.40%
Maturity Date	5-Apr-36	Projected Maturity Value	\$43,172
Last Premium Date	5-Apr-29		

Initial Amount	5-Dec-22	\$10,376
	5-Jan-23	\$10,414
	5-Feb-23	\$10,450
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$0
Cash Benefits Interest Rates		-

Illustration for investment on 5-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(10,376)			
2023		(2,289)		
2024		(2,289)		
2025		(2,289)		
2026		(2,289)		
2027		(2,289)		
2028		(2,289)		
2029		(2,289)		
2030				
2031				
2032				
2033				
2034				
2035				
2036				43,172
Total	(10,376)	(16,021)	-	43,172

Invested Amount	Maturity Amount	Annual Returns (%)
(10,376) =>	18,437	5.8%
(2,289) =>	4,006	5.8%
(2,289) =>	3,837	5.6%
(2,289) =>	3,675	5.5%
(2,289) =>	3,521	5.4%
(2,289) =>	3,372	5.3%
(2,289) =>	3,230	5.1%
(2,289) =>	3,094	5.0%
(26,397) =>	43,172	



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Policy Type	LP-7 yrs	Next Premium Date	5-Apr-23		5-Feb-23	\$10,450
Issue Date	5-Apr-18	Internal Rate of Return	4.40%	Accumulate Cash Coupons		\$0
Maturity Date	5-Apr-36	Projected Maturity Value	\$43,172	Annual Cash Coupon		\$0
Last Premium Date	5-Apr-29			Cash Benefits Interest Rates		-
Illustration for investment on		5-Dec-22		Invested	Maturity	Annual
	2022	2023 to 2035	2036	Total		
Initial Amount	(\$10,376)			(\$10,376)		
Funds into plan	\$0	(\$16,021)		(\$16,021)		
Total payments				(\$26,397)		
Payout from plan		\$0		\$0		
Maturity Value			\$43,172	\$43,172		
Projected Gain				\$16,775		
% Gain vs Total Payments				63.5%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$30910 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.