



TES ID Number	A6587
Policy Number	L542470415
Policy Type	LP-5 yrs
Issue Date	25-Jan-16
Maturity Date	25-Jan-40
Last Premium Date	25-Jan-27

Net Annual Premium	\$1,807
Duration to Maturity	17 yrs 1 mths
Next Premium Date	25-Jan-23
Internal Rate of Return	4.60%
Projected Maturity Value	\$44,766

Initial Amount	25-Dec-22	\$12,509
	25-Jan-23	\$14,362
	25-Feb-23	\$14,419

Accumulate Cash Coupons	\$0
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Annual Cash Coupon	\$0
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Cash Benefits Interest Rates	-
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Illustration for investment on 25-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(12,509)			
2023		(1,807)		
2024		(1,807)		
2025		(1,807)		
2026		(1,807)		
2027		(1,807)		
2028				
2029				
2030				
2031				
2032				
2033				
2034				
2035				
2036				
2037				
2038				
2039				
2040				44,766
Total	(12,509)	(9,036)	-	44,766

Invested Amount	Maturity Amount	Annual Returns (%)
(12,509) =>	26,993	6.8%
(1,807) =>	3,881	6.8%
(1,807) =>	3,711	6.6%
(1,807) =>	3,547	6.4%
(1,807) =>	3,391	6.3%
(1,807) =>	3,242	6.1%
(21,545) =>	44,766	



TES ID Number	A6587	Net Annual Premium	\$1,807	Initial Amount	25-Dec-22	\$12,509
Policy Number	L542470415	Duration to Maturity	17 yrs 1 mths		25-Jan-23	\$14,362
Policy Type	LP-5 yrs	Next Premium Date	25-Jan-23		25-Feb-23	\$14,419
Issue Date	25-Jan-16	Internal Rate of Return	4.60%	Accumulate Cash Coupons		\$0
Maturity Date	25-Jan-40	Projected Maturity Value	\$44,766	Annual Cash Coupon		\$0
Last Premium Date	25-Jan-27			Cash Benefits Interest Rates		-
Illustration for investment on		25-Dec-22		Invested	Maturity	Annual
	2022	2023 to 2039	2040	Total		
Initial Amount	(\$12,509)			(\$12,509)		
Funds into plan	\$0	(\$9,036)		(\$9,036)		
Total payments				(\$21,545)		
Payout from plan		\$0		\$0		
Maturity Value			\$44,766	\$44,766		
Projected Gain				\$23,221		
% Gain vs Total Payments				107.8%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$28238 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.