



TES ID Number	P3732
Policy Number	80170995
Policy Type	LP-3 yrs
Issue Date	20-Dec-21
Maturity Date	20-Dec-31
Last Premium Date	20-Dec-25

Net Annual Premium	\$24,000
Duration to Maturity	9 yrs 0 mths
Next Premium Date	20-Dec-23
Internal Rate of Return	4.20%
Projected Maturity Value	\$148,175

Initial Amount	20-Dec-22	\$35,955
	20-Jan-23	\$36,080
	20-Feb-23	\$36,200

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

Illustration for investment on 20-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(35,955)			
2023		(24,000)		
2024		(24,000)		
2025		(24,000)		
2026				
2027				
2028				
2029				
2030				
2031				148,175
Total	(35,955)	(72,000)	-	148,175

Invested Amount	Maturity Amount	Annual Returns (%)
(35,955) =>	52,097	5.0%
(24,000) =>	33,354	4.9%
(24,000) =>	32,007	4.8%
(24,000) =>	30,717	4.7%
(107,955) =>	148,175	



TES ID Number	P3732	Net Annual Premium	\$24,000	Initial Amount	20-Dec-22	\$35,955
Policy Number	80170995	Duration to Maturity	9 yrs 0 mths		20-Jan-23	\$36,080
Policy Type	LP-3 yrs	Next Premium Date	20-Dec-23		20-Feb-23	\$36,200
Issue Date	20-Dec-21	Internal Rate of Return	4.20%	Accumulate Cash Coupons		\$0
Maturity Date	20-Dec-31	Projected Maturity Value	\$148,175	Annual Cash Coupon		\$0
Last Premium Date	20-Dec-25			Cash Benefits Interest Rates		-
Illustration for investment on		20-Dec-22		Invested	Maturity	Annual
	2022	2023 to 2030	2031	Total		
Initial Amount	-\$35,955			-\$35,955		
Funds into plan	\$0	-\$72,000		-\$72,000		
Total payments				-\$107,955		
Payout from plan		\$0		\$0		
Maturity Value			\$148,175	\$148,175		
Projected Gain				\$40,220		
% Gain vs Total Payments				37.3%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$122906 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.