



TES ID Number	P3733
Policy Number	69803601
Policy Type	LP-5 yrs-WL
Issue Date	19-Nov-18
Maturity Date	19-Nov-38
Last Premium Date	19-Nov-27

Net Annual Premium	\$3,529
Duration to Maturity	15 yrs 11 mths
Next Premium Date	19-Nov-23
Internal Rate of Return	4.60%
Projected Maturity Value	\$61,323

Initial Amount	19-Dec-22	\$14,450
	19-Jan-23	\$14,505
	19-Feb-23	\$14,560

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 19-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(14,450)			
2023		(3,529)		
2024		(3,529)		
2025		(3,529)		
2026		(3,529)		
2027		(3,529)		
2028				
2029				
2030				
2031				
2032				
2033				
2034				
2035				
2036				
2037				
2038				61,323
Total	(14,450)	(17,647)	-	61,323

Invested Amount	Maturity Amount	Annual Returns (%)
(14,450) =>	29,593	6.6%
(3,529) =>	6,930	6.4%
(3,529) =>	6,624	6.3%
(3,529) =>	6,333	6.1%
(3,529) =>	6,055	6.0%
(3,529) =>	5,789	5.8%
(32,097) =>	61,323	



TES ID Number	P3733	Net Annual Premium	\$3,529	Initial Amount	19-Dec-22	\$14,450
Policy Number	69803601	Duration to Maturity	15 yrs 11 mths		19-Jan-23	\$14,505
Policy Type	LP-5 yrs-WL	Next Premium Date	19-Nov-23		19-Feb-23	\$14,560
Issue Date	19-Nov-18	Internal Rate of Return	4.60%	Accumulate Cash Coupons		\$0
Maturity Date	19-Nov-38	Projected Maturity Value	\$61,323	Annual Cash Coupon		\$0
Last Premium Date	19-Nov-27			Cash Benefits Interest Rates		-
<b>Illustration for investment on</b>		<b>19-Dec-22</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>
	2022	2023 to 2037	2038	Total		
Initial Amount	(\$14,450)			(\$14,450)		
Funds into plan	\$0	(\$17,647)		(\$17,647)		
Total payments				(\$32,097)		
Payout from plan		\$0		\$0		
<b>Maturity Value</b>			<b>\$61,323</b>	<b>\$61,323</b>		
<b>Projected Gain</b>				<b>\$29,226</b>		
<b>% Gain vs Total Payments</b>				<b>91.1%</b>		

#### Cash Coupon

This Plan has no Yearly Cash Coupon.

#### Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$37060 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.