



TES ID Number	M1925
Policy Number	2491336628
Policy Type	LP-6 yrs-WL
Issue Date	18-Jan-19
Maturity Date	18-Jan-39
Last Premium Date	18-Jan-28

Net Annual Premium	\$8,003
Duration to Maturity	16 yrs 1 mths
Next Premium Date	18-Jan-23
Internal Rate of Return	4.60%
Projected Maturity Value	\$140,962

Initial Amount	18-Dec-22	\$25,480
	18-Jan-23	\$33,574
	18-Feb-23	\$33,703

Accumulate Cash Coupons	\$0
-------------------------	-----

Annual Cash Coupon	\$0
--------------------	-----

Cash Benefits Interest Rates	-
------------------------------	---

Illustration for investment on 18-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(25,480)			
2023		(8,003)		
2024		(8,003)		
2025		(8,003)		
2026		(8,003)		
2027		(8,003)		
2028		(8,003)		
2029				
2030				
2031				
2032				
2033				
2034				
2035				
2036				
2037				
2038				
2039				140,962
Total	(25,480)	(48,016)	-	140,962

Invested Amount	Maturity Amount	Annual Returns (%)
(25,480) =>	52,587	6.6%
(8,003) =>	16,433	6.6%
(8,003) =>	15,711	6.4%
(8,003) =>	15,019	6.3%
(8,003) =>	14,359	6.1%
(8,003) =>	13,728	6.0%
(8,003) =>	13,125	5.8%
(73,496) =>	140,962	



TES ID Number	M1925	Net Annual Premium	\$8,003	Initial Amount	18-Dec-22	\$25,480
Policy Number	2491336628	Duration to Maturity	16 yrs 1 mths		18-Jan-23	\$33,574
Policy Type	LP-6 yrs-WL	Next Premium Date	18-Jan-23		18-Feb-23	\$33,703
Issue Date	18-Jan-19	Internal Rate of Return	4.60%	Accumulate Cash Coupons		\$0
Maturity Date	18-Jan-39	Projected Maturity Value	\$140,962	Annual Cash Coupon		\$0
Last Premium Date	18-Jan-28			Cash Benefits Interest Rates		-
Illustration for investment on		18-Dec-22		Invested	Maturity	Annual
	2022	2023 to 2038	2039	Total		
Initial Amount	(\$25,480)			(\$25,480)		
Funds into plan	\$0	(\$48,016)		(\$48,016)		
Total payments				(\$73,496)		
Payout from plan		\$0		\$0		
Maturity Value			\$140,962	\$140,962		
Projected Gain				\$67,466		
% Gain vs Total Payments				91.8%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$85690 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.