



TES ID Number	P3399
Policy Number	60478989
Policy Type	LP-2 yrs-WL
Issue Date	27-Nov-15
Maturity Date	27-Nov-35
Last Premium Date	27-Nov-24

Net Annual Premium	\$4,799
Duration to Maturity	12 yrs 11 mths
Next Premium Date	27-Nov-23
Internal Rate of Return	4.40%
Projected Maturity Value	\$83,374

Initial Amount	27-Dec-22	\$38,755
	27-Jan-23	\$38,900
	27-Feb-23	\$39,040

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

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

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

Illustration for investment on 27-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(38,755)			
2023		(4,799)		
2024		(4,799)		
2025				
2026				
2027				
2028				
2029				
2030				
2031				
2032				
2033				
2034				
2035				83,374
Total	(38,755)	(9,597)	-	83,374

Invested Amount	Maturity Amount	Annual Returns (%)
(38,755) =>	67,624	5.8%
(4,799) =>	8,045	5.6%
(4,799) =>	7,705	5.5%
(48,352) =>	83,374	



TES ID Number	P3399	Net Annual Premium	\$4,799	Initial Amount	27-Dec-22	\$38,755
Policy Number	60478989	Duration to Maturity	12 yrs 11 mths		27-Jan-23	\$38,900
Policy Type	LP-2 yrs-WL	Next Premium Date	27-Nov-23		27-Feb-23	\$39,040
Issue Date	27-Nov-15	Internal Rate of Return	4.40%	Accumulate Cash Coupons		\$0
Maturity Date	27-Nov-35	Projected Maturity Value	\$83,374	Annual Cash Coupon		\$0
Last Premium Date	27-Nov-24			Cash Benefits Interest Rates		-

Illustration for investment on		27-Dec-22			
	2022	2023 to 2034	2035	Total	
Initial Amount	(\$38,755)			(\$38,755)	Invested
Funds into plan	\$0	(\$9,597)		(\$9,597)	Maturity
Total payments				(\$48,352)	Annual
Payout from plan		\$0		\$0	
Maturity Value			\$83,374	\$83,374	
Projected Gain				\$35,022	
% Gain vs Total Payments				72.4%	

**Cash Coupon**

This Plan has no Yearly Cash Coupon.

**Notes**

This product is underwritten by the relevant insurance company.  
 Projected Maturity Value, of which \$50843 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.