



TES ID Number	P3476
Policy Number	50625073
Policy Type	LP-4 yrs
Issue Date	5-Nov-12
Maturity Date	5-Nov-37
Last Premium Date	5-Nov-26

Net Annual Premium	\$2,423
Duration to Maturity	14 yrs 11 mths
Next Premium Date	5-Nov-23
Internal Rate of Return	4.50%
Projected Maturity Value	\$72,737

Initial Amount	5-Dec-22	\$28,978
	5-Jan-23	\$29,088
	5-Feb-23	\$29,195

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

Illustration for investment on 5-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(28,978)			
2023		(2,423)		
2024		(2,423)		
2025		(2,423)		
2026		(2,423)		
2027				
2028				
2029				
2030				
2031				
2032				
2033				
2034				
2035				
2036				
2037				72,737
Total	(28,978)	(9,693)	-	72,737

Invested Amount	Maturity Amount	Annual Returns (%)
(28,978) =>	55,912	6.2%
(2,423) =>	4,488	6.1%
(2,423) =>	4,294	5.9%
(2,423) =>	4,110	5.8%
(2,423) =>	3,933	5.7%
(38,671) =>	72,737	



TES ID Number	P3476	Net Annual Premium	\$2,423	Initial Amount	5-Dec-22	\$28,978
Policy Number	50625073	Duration to Maturity	14 yrs 11 mths		5-Jan-23	\$29,088
Policy Type	LP-4 yrs	Next Premium Date	5-Nov-23		5-Feb-23	\$29,195
Issue Date	5-Nov-12	Internal Rate of Return	4.50%	Accumulate Cash Coupons		\$0
Maturity Date	5-Nov-37	Projected Maturity Value	\$72,737	Annual Cash Coupon		\$0
Last Premium Date	5-Nov-26			Cash Benefits Interest Rates		-
Illustration for investment on		5-Dec-22		Invested	Maturity	Annual
	2022	2023 to 2036	2037	Total		
Initial Amount	(\$28,978)			(\$28,978)		
Funds into plan	\$0	(\$9,693)		(\$9,693)		
Total payments				(\$38,671)		
Payout from plan		\$0		\$0		
Maturity Value			\$72,737	\$72,737		
Projected Gain				\$34,066		
% Gain vs Total Payments				88.1%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$40762 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.