



TES ID Number	M1947
Policy Number	2491002089
Policy Type	LP-6 yrs-WL
Issue Date	24-Apr-18
Maturity Date	24-Apr-39
Last Premium Date	24-Apr-28

Next Net Premium	\$8,003
Duration to Maturity	16 yrs 4 mths
Next Premium Date	24-Apr-23
Internal Rate of Return	4.60%
Projected Maturity Value	\$140,962

Initial Amount	24-Dec-22	\$25,200
	24-Jan-23	\$25,300
	24-Feb-23	\$25,390

Accumulate Cash Coupons	\$0
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Next Cash Coupon	\$0
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Cash Benefits Interest Rates	-
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Illustration for investment on 24-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(25,200)			
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	(25,200)	(48,016)	-	140,962

Invested Amount	Maturity Amount	Annual Returns (%)
(25,200) =>	52,589	6.7%
(8,003) =>	16,434	6.6%
(8,003) =>	15,710	6.4%
(8,003) =>	15,019	6.3%
(8,003) =>	14,359	6.1%
(8,003) =>	13,728	6.0%
(8,003) =>	13,123	5.8%
(73,216) =>	140,962	



TES ID Number	M1947	Next Net Premium	\$8,003	Initial Amount	24-Dec-22	\$25,200
Policy Number	2491002089	Duration to Maturity	16 yrs 4 mths		24-Jan-23	\$25,300
Policy Type	LP-6 yrs-WL	Next Premium Date	24-Apr-23		24-Feb-23	\$25,390
Issue Date	24-Apr-18	Internal Rate of Return	4.60%	Accumulate Cash Coupons		\$0
Maturity Date	24-Apr-39	Projected Maturity Value	\$140,962	Next Cash Coupon		\$0
Last Premium Date	24-Apr-28			Cash Benefits Interest Rates		-
Illustration for investment on		24-Dec-22		Invested	Maturity	Annual
	2022	2023 to 2038	2039	Total		
Initial Amount	(\$25,200)			(\$25,200)		
Funds into plan	\$0	(\$48,016)		(\$48,016)		
Total payments				(\$73,216)		
Payout from plan		\$0		\$0		
Maturity Value			\$140,962	\$140,962		
Projected Gain				\$67,746		
% Gain vs Total Payments				92.5%		

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.