



TES ID Number	A6495
Policy Number	L542234978
Policy Type	LP-6 yrs
Issue Date	20-Oct-15
Maturity Date	20-Oct-33
Last Premium Date	20-Oct-26

Net Annual Premium	\$3,836
Duration to Maturity	12 yrs 9 mths
Next Premium Date	20-Oct-21
Internal Rate of Return	4.20%
Projected Maturity Value	\$71,954

Initial Amount	20-Jan-21	\$22,391
	20-Feb-21	\$22,470
	20-Mar-21	\$22,540

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

Illustration for investment on 20-Jan-21				
Date	Initial	Premiums	Cashback	Maturity
2021	(22,391)			
2021		(3,836)		
2022		(3,836)		
2023		(3,836)		
2024		(3,836)		
2025		(3,836)		
2026		(3,836)		
2027				
2028				
2029				
2030				
2031				
2032				
2033				71,954
Total	(22,391)	(23,013)	-	71,954

Invested Amount	Maturity Amount	Annual Returns (%)
(22,391) =>	37,852	5.4%
(3,836) =>	6,284	5.3%
(3,836) =>	6,031	5.2%
(3,836) =>	5,788	5.1%
(3,836) =>	5,554	5.0%
(3,836) =>	5,330	4.9%
(3,836) =>	5,116	4.8%
(45,404) =>	71,954	



TES ID Number	A6495	Net Annual Premium	\$3,836	Initial Amount	20-Jan-21	\$22,391	
Policy Number	L542234978	Duration to Maturity	12 yrs 9 mths		20-Feb-21	\$22,470	
Policy Type	LP-6 yrs	Next Premium Date	20-Oct-21		20-Mar-21	\$22,540	
Issue Date	20-Oct-15	Internal Rate of Return	4.20%	Accumulate Cash Coupons		\$0	
Maturity Date	20-Oct-33	Projected Maturity Value	\$71,954	Annual Cash Coupon		\$0	
Last Premium Date	20-Oct-26				Cash Benefits Interest Rates		-
Illustration for investment on		20-Jan-21		Invested	Maturity	Annual	

	2021	2022 to 2032	2033	Total
Initial Amount	-\$22,391			-\$22,391
Funds into plan	-\$3,836	-\$19,178		-\$23,013
Total payments				-\$45,404
Payout from plan		\$0		\$0
Maturity Value			\$71,954	\$71,954
Projected Gain				\$26,550
% Gain vs Total Payments				58.5%

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$51903 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.