



TES ID Number	P3281
Policy Number	66325744
Policy Type	LP-3 yrs
Issue Date	2-Feb-18
Maturity Date	2-Feb-30
Last Premium Date	2-Feb-24

Net Annual Premium	\$11,860
Duration to Maturity	8 yrs 10 mths
Next Premium Date	2-Feb-22
Internal Rate of Return	3.80%
Projected Maturity Value	\$105,080

Initial Amount	2-Apr-21	\$42,320
	2-May-21	\$42,450
	2-Jun-21	\$42,585

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

Illustration for investment on 2-Apr-21				
Date	Initial	Premiums	Cashback	Maturity
2021	(42,320)			
2022		(11,860)		
2023		(11,860)		
2024		(11,860)		
2025				
2026				
2027				
2028				
2029				
2030				105,080
Total	(42,320)	(35,579)	-	105,080

Invested Amount	Maturity Amount	Annual Returns (%)
(42,320) =>	58,864	4.4%
(11,860) =>	15,983	4.3%
(11,860) =>	15,398	4.3%
(11,860) =>	14,835	4.2%
(77,899) =>	105,080	



TES ID Number	P3281	Net Annual Premium	\$11,860	Initial Amount	2-Apr-21	\$42,320
Policy Number	66325744	Duration to Maturity	8 yrs 10 mths		2-May-21	\$42,450
Policy Type	LP-3 yrs	Next Premium Date	2-Feb-22		2-Jun-21	\$42,585
Issue Date	2-Feb-18	Internal Rate of Return	3.80%	Accumulate Cash Coupons		\$0
Maturity Date	2-Feb-30	Projected Maturity Value	\$105,080	Annual Cash Coupon		\$0
Last Premium Date	2-Feb-24			Cash Benefits Interest Rates		-
Illustration for investment on		2-Apr-21		Invested	Maturity	Annual
	2021	2022 to 2029	2030	Total		
Initial Amount	-\$42,320			-\$42,320		
Funds into plan	\$0	-\$35,579		-\$35,579		
Total payments				-\$77,899		
Payout from plan		\$0		\$0		
Maturity Value			\$105,080	\$105,080		
Projected Gain				\$27,181		
% Gain vs Total Payments				34.9%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$76000 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.