



TES ID Number	P3297
Policy Number	63503271
Policy Type	LP-5 yrs-WL
Issue Date	21-Oct-16
Maturity Date	21-Oct-36
Last Premium Date	21-Oct-25

Net Annual Premium	\$12,092
Duration to Maturity	15 yrs 6 mths
Next Premium Date	21-Oct-21
Internal Rate of Return	4.50%
Projected Maturity Value	\$210,103

Initial Amount	21-Apr-21	\$51,880
	21-May-21	\$52,070
	21-Jun-21	\$52,260

Accumulate Cash Coupons	\$0
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Annual Cash Coupon	\$0
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Cash Benefits Interest Rates	-
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Illustration for investment on 21-Apr-21				
Date	Initial	Premiums	Cashback	Maturity
2021	(51,880)			
2021		(12,092)		
2022		(12,092)		
2023		(12,092)		
2024		(12,092)		
2025		(12,092)		
2026				
2027				
2028				
2029				
2030				
2031				
2032				
2033				
2034				
2035				
2036				210,103
Total	(51,880)	(60,461)	-	210,103

Invested Amount	Maturity Amount	Annual Returns (%)
(51,880) =>	102,738	6.3%
(12,092) =>	23,403	6.2%
(12,092) =>	22,396	6.1%
(12,092) =>	21,432	5.9%
(12,092) =>	20,508	5.8%
(12,092) =>	19,625	5.7%
(112,341) =>	210,103	



TES ID Number	P3297	Net Annual Premium	\$12,092	Initial Amount	21-Apr-21	\$51,880
Policy Number	63503271	Duration to Maturity	15 yrs 6 mths		21-May-21	\$52,070
Policy Type	LP-5 yrs-WL	Next Premium Date	21-Oct-21		21-Jun-21	\$52,260
Issue Date	21-Oct-16	Internal Rate of Return	4.50%	Accumulate Cash Coupons		\$0
Maturity Date	21-Oct-36	Projected Maturity Value	\$210,103	Annual Cash Coupon		\$0
Last Premium Date	21-Oct-25			Cash Benefits Interest Rates		-
Illustration for investment on		21-Apr-21		Invested	Maturity	Annual
	2021	2022 to 2035	2036	Total		
Initial Amount	-\$51,880			-\$51,880		
Funds into plan	-\$12,092	-\$48,369		-\$60,461		
Total payments				-\$112,341		
Payout from plan		\$0		\$0		
Maturity Value			\$210,103	\$210,103		
Projected Gain				\$97,762		
% Gain vs Total Payments				87.0%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$126973 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.