



TES ID Number	A6510
Policy Number	L540478859
Policy Type	LP-4 yrs
Issue Date	30-Nov-13
Maturity Date	30-Nov-37
Last Premium Date	30-Nov-24

Net Annual Premium	\$688
Duration to Maturity	16 yrs 7 mths
Next Premium Date	30-Nov-21
Internal Rate of Return	4.50%
Projected Maturity Value	\$16,580

Initial Amount	30-Apr-21	\$5,472
	30-May-21	\$5,492
	30-Jun-21	\$5,512

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

Illustration for investment on 30-Apr-21				
Date	Initial	Premiums	Cashback	Maturity
2021	(5,472)			
2021		(688)		
2022		(688)		
2023		(688)		
2024		(688)		
2025				
2026				
2027				
2028				
2029				
2030				
2031				
2032				
2033				
2034				
2035				
2036				
2037				16,580
Total	(5,472)	(2,752)	-	16,580

Invested Amount	Maturity Amount	Annual Returns (%)
(5,472) =>	11,364	6.5%
(688) =>	1,391	6.4%
(688) =>	1,332	6.2%
(688) =>	1,274	6.1%
(688) =>	1,219	5.9%
(8,224) =>	16,580	



TES ID Number	A6510	Net Annual Premium	\$688	Initial Amount	30-Apr-21	\$5,472
Policy Number	L540478859	Duration to Maturity	16 yrs 7 mths		30-May-21	\$5,492
Policy Type	LP-4 yrs	Next Premium Date	30-Nov-21		30-Jun-21	\$5,512
Issue Date	30-Nov-13	Internal Rate of Return	4.50%	Accumulate Cash Coupons		\$0
Maturity Date	30-Nov-37	Projected Maturity Value	\$16,580	Annual Cash Coupon		\$0
Last Premium Date	30-Nov-24			Cash Benefits Interest Rates		-
Illustration for investment on		30-Apr-21		Invested	Maturity	Annual
	2021	2022 to 2036	2037	Total		
Initial Amount	-\$5,472			-\$5,472		
Funds into plan	-\$688	-\$2,064		-\$2,752		
Total payments				-\$8,224		
Payout from plan		\$0		\$0		
Maturity Value			\$16,580	\$16,580		
Projected Gain				\$8,356		
% Gain vs Total Payments				101.6%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$10537 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.