



TES ID Number	M1952
Policy Number	2491422576
Policy Type	LP-6 yrs-WL
Issue Date	19-Mar-19
Maturity Date	19-Mar-42
Last Premium Date	19-Mar-28

Next Net Premium	\$8,155
Duration to Maturity	19 yrs 3 mths
Next Premium Date	19-Mar-23
Internal Rate of Return	4.60%
Projected Maturity Value	\$160,160

Initial Amount	19-Dec-22	\$23,990
	19-Jan-23	\$24,085
	19-Feb-23	\$24,170

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 19-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(23,990)			
2023		(8,155)		
2024		(8,155)		
2025		(8,155)		
2026		(8,155)		
2027		(8,155)		
2028		(8,155)		
2029				
2030				
2031				
2032				
2033				
2034				
2035				
2036				
2037				
2038				
2039				
2041				
2042				160,160
Total	(23,990)	(48,927)	-	160,160

Invested Amount	Maturity Amount	Annual Returns (%)
(23,990) =>	57,098	7.2%
(8,155) =>	19,165	7.1%
(8,155) =>	18,321	6.9%
(8,155) =>	17,516	6.8%
(8,155) =>	16,746	6.6%
(8,155) =>	16,010	6.4%
(8,155) =>	15,304	6.3%
(72,917) =>	160,160	



TES ID Number	M1952	Next Net Premium	\$8,155	Initial Amount	19-Dec-22	\$23,990
Policy Number	2491422576	Duration to Maturity	19 yrs 3 mths		19-Jan-23	\$24,085
Policy Type	LP-6 yrs-WL	Next Premium Date	19-Mar-23		19-Feb-23	\$24,170
Issue Date	19-Mar-19	Internal Rate of Return	4.60%	Accumulate Cash Coupons		\$0
Maturity Date	19-Mar-42	Projected Maturity Value	\$160,160	Next Cash Coupon		\$0
Last Premium Date	19-Mar-28			Cash Benefits Interest Rates		-
Illustration for investment on		19-Dec-22		Invested	Maturity	Annual
	2022	2023 to 2041	2042	Total		
Initial Amount	(\$23,990)			(\$23,990)		
Funds into plan	\$0	(\$48,927)		(\$48,927)		
Total payments				(\$72,917)		
Payout from plan		\$0		\$0		
Maturity Value			\$160,160	\$160,160		
Projected Gain				\$87,243		
% Gain vs Total Payments				119.6%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$89327 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.