



TES ID Number	E1254
Policy Number	10026141
Policy Type	LP-3 yrs
Issue Date	20-Jun-19
Maturity Date	20-Jun-31
Last Premium Date	20-Jun-25

Net Annual Premium	\$12,484
Duration to Maturity	8 yrs 6 mths
Next Premium Date	20-Jun-23
Internal Rate of Return	4.10%
Projected Maturity Value	\$106,838

Initial Amount	20-Dec-22	\$40,635
	20-Jan-23	\$40,773
	20-Feb-23	\$40,910

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

Illustration for investment on 20-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(40,635)			
2023		(12,484)		
2024		(12,484)		
2025		(12,484)		
2026				
2027				
2028				
2029				
2030				
2031				106,838
Total	(40,635)	(37,452)	-	106,838

Invested Amount	Maturity Amount	Annual Returns (%)
(40,635) =>	57,197	4.8%
(12,484) =>	17,217	4.7%
(12,484) =>	16,538	4.6%
(12,484) =>	15,887	4.5%
(78,087) =>	106,838	



TES ID Number	E1254	Net Annual Premium	\$12,484	Initial Amount	20-Dec-22	\$40,635
Policy Number	10026141	Duration to Maturity	8 yrs 6 mths		20-Jan-23	\$40,773
Policy Type	LP-3 yrs	Next Premium Date	20-Jun-23		20-Feb-23	\$40,910
Issue Date	20-Jun-19	Internal Rate of Return	4.10%	Accumulate Cash Coupons		\$0
Maturity Date	20-Jun-31	Projected Maturity Value	\$106,838	Annual Cash Coupon		\$0
Last Premium Date	20-Jun-25			Cash Benefits Interest Rates		-
Illustration for investment on		20-Dec-22		Invested	Maturity	Annual
	2022	2023 to 2030	2031	Total		
Initial Amount	-\$40,635			-\$40,635		
Funds into plan	\$0	-\$37,452		-\$37,452		
Total payments				-\$78,087		
Payout from plan		\$0		\$0		
Maturity Value			\$106,838	\$106,838		
Projected Gain				\$28,751		
% Gain vs Total Payments				36.8%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$87388 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.