



TES ID Number	P3715
Policy Number	56655541
Policy Type	LP-1 yrs
Issue Date	4-Sep-14
Maturity Date	4-Sep-34
Last Premium Date	4-Sep-23

Net Annual Premium	\$2,443
Duration to Maturity	11 yrs 9 mths
Next Premium Date	4-Sep-23
Internal Rate of Return	4.40%
Projected Maturity Value	\$41,687

Initial Amount	4-Dec-22	\$22,760
	4-Jan-23	\$22,843
	4-Feb-23	\$22,928

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

Illustration for investment on 4-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(22,760)			
2023		(2,443)		
2024				
2025				
2026				
2027				
2028				
2029				
2030				
2031				
2032				
2033				
2034				41,687
Total	(22,760)	(2,443)	-	41,687

Invested Amount	Maturity Amount	Annual Returns (%)
(22,760) =>	37,765	5.6%
(2,443) =>	3,922	5.5%
(25,203) =>	41,687	



TES ID Number	P3715	Net Annual Premium	\$2,443	Initial Amount	4-Dec-22	\$22,760
Policy Number	56655541	Duration to Maturity	11 yrs 9 mths		4-Jan-23	\$22,843
Policy Type	LP-1 yrs	Next Premium Date	4-Sep-23		4-Feb-23	\$22,928
Issue Date	4-Sep-14	Internal Rate of Return	4.40%	Accumulate Cash Coupons		\$0
Maturity Date	4-Sep-34	Projected Maturity Value	\$41,687	Annual Cash Coupon		\$0
Last Premium Date	4-Sep-23			Cash Benefits Interest Rates		-
<b>Illustration for investment on</b>		<b>4-Dec-22</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>
	2022	2023 to 2033	2034	Total		
Initial Amount	-\$22,760			-\$22,760		
Funds into plan	\$0	-\$2,443		-\$2,443		
Total payments				-\$25,203		
Payout from plan		\$0		\$0		
<b>Maturity Value</b>			<b>\$41,687</b>	<b>\$41,687</b>		
<b>Projected Gain</b>				<b>\$16,485</b>		
<b>% Gain vs Total Payments</b>				<b>65.4%</b>		

**Cash Coupon**

This Plan has no Yearly Cash Coupon.

**Notes**

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$26337 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.