



TES ID Number	P3758
Policy Number	64100584
Policy Type	LP-4 yrs-WL
Issue Date	29-Dec-16
Maturity Date	29-Dec-36
Last Premium Date	29-Dec-25

Net Annual Premium	\$2,400
Duration to Maturity	14 yrs 1 mths
Next Premium Date	29-Dec-22
Internal Rate of Return	4.50%
Projected Maturity Value	\$41,700

Initial Amount	29-Nov-22	\$13,460
	29-Dec-22	\$15,910
	29-Jan-23	\$15,968

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

Illustration for investment on 29-Nov-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(13,460)			
2022		(2,400)		
2023		(2,400)		
2024		(2,400)		
2025		(2,400)		
2026				
2027				
2028				
2029				
2030				
2031				
2032				
2033				
2034				
2035				
2036				41,700
Total	(13,460)	(9,600)	-	41,700

Invested Amount	Maturity Amount	Annual Returns (%)
(13,460) =>	25,036	6.1%
(2,400) =>	4,445	6.1%
(2,400) =>	4,254	5.9%
(2,400) =>	4,070	5.8%
(2,400) =>	3,895	5.7%
(23,060) =>	41,700	



TES ID Number	P3758	Net Annual Premium	\$2,400	Initial Amount	29-Nov-22	\$13,460
Policy Number	64100584	Duration to Maturity	14 yrs 1 mths		29-Dec-22	\$15,910
Policy Type	LP-4 yrs-WL	Next Premium Date	29-Dec-22		29-Jan-23	\$15,968
Issue Date	29-Dec-16	Internal Rate of Return	4.50%	Accumulate Cash Coupons		\$0
Maturity Date	29-Dec-36	Projected Maturity Value	\$41,700	Annual Cash Coupon		\$0
Last Premium Date	29-Dec-25			Cash Benefits Interest Rates		-
Illustration for investment on		29-Nov-22		Invested	Maturity	Annual
	2022	2023 to 2035	2036	Total		
Initial Amount	(\$13,460)			(\$13,460)		
Funds into plan	(\$2,400)	(\$7,200)		(\$9,600)		
Total payments				(\$23,060)		
Payout from plan		\$0		\$0		
Maturity Value			\$41,700	\$41,700		
Projected Gain				\$18,640		
% Gain vs Total Payments				80.8%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$25429 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.