



TES ID Number	P3611
Policy Number	72010911
Policy Type	LP-6 yrs-WL
Issue Date	19-Aug-19
Maturity Date	19-Aug-39
Last Premium Date	19-Aug-28

Next Net Premium	\$3,529
Duration to Maturity	16 yrs 5 mths
Next Premium Date	19-Aug-23
Internal Rate of Return	4.60%
Projected Maturity Value	\$62,029

Initial Amount	19-Mar-23	\$11,003
	19-Apr-23	\$11,045
	19-May-23	\$11,088

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

Illustration for investment on 19-Mar-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(11,003)			
2023		(3,529)		
2024		(3,529)		
2025		(3,529)		
2026		(3,529)		
2027		(3,529)		
2028		(3,529)		
2029				
2030				
2031				
2032				
2033				
2034				
2035				
2036				
2037				
2038				
2039				62,029
Total	(11,003)	(21,176)	-	62,029

Invested Amount	Maturity Amount	Annual Returns (%)
(11,003) =>	23,053	6.7%
(3,529) =>	7,248	6.6%
(3,529) =>	6,929	6.4%
(3,529) =>	6,624	6.3%
(3,529) =>	6,333	6.1%
(3,529) =>	6,055	6.0%
(3,529) =>	5,788	5.8%
(32,179) =>	62,029	



TES ID Number	P3611	Next Net Premium	\$3,529	Initial Amount	19-Mar-23	\$11,003
Policy Number	72010911	Duration to Maturity	16 yrs 5 mths		19-Apr-23	\$11,045
Policy Type	LP-6 yrs-WL	Next Premium Date	19-Aug-23		19-May-23	\$11,088
Issue Date	19-Aug-19	Internal Rate of Return	4.60%	Accumulate Cash Coupons		\$0
Maturity Date	19-Aug-39	Projected Maturity Value	\$62,029	Next Cash Coupon		\$0
Last Premium Date	19-Aug-28			Cash Benefits Interest Rates		-

Illustration for investment on		19-Mar-23			
	2023	2024 to 2038	2039	Total	
Initial Amount	(\$11,003)			(\$11,003)	Invested
Funds into plan	(\$3,529)	(\$17,647)		(\$21,176)	Maturity
Total payments				(\$32,179)	Annual
Payout from plan		\$0		\$0	
Maturity Value			\$62,029	\$62,029	
Projected Gain				\$29,850	
% Gain vs Total Payments				92.8%	

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$38470 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.