



TES ID Number	P3654
Policy Number	60197285
Policy Type	LP-2 yrs-WL
Issue Date	16-Oct-15
Maturity Date	16-Oct-35
Last Premium Date	16-Oct-24

Next Net Premium	\$3,529
Duration to Maturity	12 yrs 7 mths
Next Premium Date	16-Oct-23
Internal Rate of Return	4.40%
Projected Maturity Value	\$61,323

Initial Amount	16-Mar-23	\$28,915
	16-Apr-23	\$29,025
	16-May-23	\$29,125

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 16-Mar-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(28,915)			
2023		(3,529)		
2024		(3,529)		
2025				
2026				
2027				
2028				
2029				
2030				
2031				
2032				
2033				
2034				
2035				61,323
Total	(28,915)	(7,059)	-	61,323

Invested Amount	Maturity Amount	Annual Returns (%)
(28,915) =>	49,738	5.7%
(3,529) =>	5,917	5.6%
(3,529) =>	5,667	5.5%
(35,974) =>	61,323	



TES ID Number	P3654	Next Net Premium	\$3,529	Initial Amount	16-Mar-23	\$28,915
Policy Number	60197285	Duration to Maturity	12 yrs 7 mths		16-Apr-23	\$29,025
Policy Type	LP-2 yrs-WL	Next Premium Date	16-Oct-23		16-May-23	\$29,125
Issue Date	16-Oct-15	Internal Rate of Return	4.40%	Accumulate Cash Coupons		\$0
Maturity Date	16-Oct-35	Projected Maturity Value	\$61,323	Next Cash Coupon		\$0
Last Premium Date	16-Oct-24			Cash Benefits Interest Rates		-
<b>Illustration for investment on</b>		<b>16-Mar-23</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>
	2023	2024 to 2034	2035	Total		
Initial Amount	(\$28,915)			(\$28,915)		
Funds into plan	(\$3,529)	(\$3,529)		(\$7,059)		
Total payments				(\$35,974)		
Payout from plan		\$0		\$0		
<b>Maturity Value</b>			<b>\$61,323</b>	<b>\$61,323</b>		
<b>Projected Gain</b>				<b>\$25,349</b>		
<b>% Gain vs Total Payments</b>				<b>70.5%</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 \$37586 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.