



TES ID Number	P3739
Policy Number	50658249
Policy Type	LP-4 yrs
Issue Date	8-Nov-12
Maturity Date	8-Nov-37
Last Premium Date	8-Nov-26

Next Net Premium	\$12,073
Duration to Maturity	14 yrs 8 mths
Next Premium Date	8-Nov-23
Internal Rate of Return	4.50%
Projected Maturity Value	\$363,687

Initial Amount	8-Mar-23	\$146,630
	8-Apr-23	\$147,200
	8-May-23	\$147,700

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 8-Mar-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(146,630)			
2023		(12,073)		
2024		(12,073)		
2025		(12,073)		
2026		(12,073)		
2027				
2028				
2029				
2030				
2031				
2032				
2033				
2034				
2035				
2036				
2037				363,687
Total	(146,630)	(48,290)	-	363,687

Invested Amount	Maturity Amount	Annual Returns (%)
(146,630) =>	279,866	6.2%
(12,073) =>	22,360	6.1%
(12,073) =>	21,395	5.9%
(12,073) =>	20,474	5.8%
(12,073) =>	19,593	5.7%
(194,920) =>	363,687	



TES ID Number	P3739	Next Net Premium	\$12,073	Initial Amount	8-Mar-23	\$146,630
Policy Number	50658249	Duration to Maturity	14 yrs 8 mths		8-Apr-23	\$147,200
Policy Type	LP-4 yrs	Next Premium Date	8-Nov-23		8-May-23	\$147,700
Issue Date	8-Nov-12	Internal Rate of Return	4.50%	Accumulate Cash Coupons		\$0
Maturity Date	8-Nov-37	Projected Maturity Value	\$363,687	Next Cash Coupon		\$0
Last Premium Date	8-Nov-26			Cash Benefits Interest Rates		-
<b>Illustration for investment on</b>		<b>8-Mar-23</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>
	2023	2024 to 2036	2037	Total		
Initial Amount	-\$146,630			-\$146,630		
Funds into plan	-\$12,073	-\$36,218		-\$48,290		
Total payments				-\$194,920		
Payout from plan		\$0		\$0		
<b>Maturity Value</b>			<b>\$363,687</b>	<b>\$363,687</b>		
<b>Projected Gain</b>				<b>\$168,767</b>		
<b>% Gain vs Total Payments</b>				<b>86.6%</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 \$203812 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.