



TES ID Number	P3698
Policy Number	58067115
Policy Type	LP-6 yrs
Issue Date	23-Jan-15
Maturity Date	23-Jan-35
Last Premium Date	23-Jan-29

Next Net Premium	\$2,431
Duration to Maturity	11 yrs 11 mths
Next Premium Date	23-Jan-24
Internal Rate of Return	4.40%
Projected Maturity Value	\$55,860

Initial Amount	23-Feb-23	\$20,805
	23-Mar-23	\$20,873
	23-Apr-23	\$20,950

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 23-Feb-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(20,805)			
2024		(2,431)		
2025		(2,431)		
2026		(2,431)		
2027		(2,431)		
2028		(2,431)		
2029		(2,431)		
2030				
2031				
2032				
2033				
2034				
2035				55,860
Total	(20,805)	(14,587)	-	55,860

Invested Amount	Maturity Amount	Annual Returns (%)
(20,805) =>	34,770	5.6%
(2,431) =>	3,904	5.5%
(2,431) =>	3,739	5.4%
(2,431) =>	3,582	5.3%
(2,431) =>	3,431	5.1%
(2,431) =>	3,286	5.0%
(2,431) =>	3,148	4.9%
(35,392) =>	55,860	



TES ID Number	P3698	Next Net Premium	\$2,431	Initial Amount	23-Feb-23	\$20,805
Policy Number	58067115	Duration to Maturity	11 yrs 11 mths		23-Mar-23	\$20,873
Policy Type	LP-6 yrs	Next Premium Date	23-Jan-24		23-Apr-23	\$20,950
Issue Date	23-Jan-15	Internal Rate of Return	4.40%	Accumulate Cash Coupons		\$0
Maturity Date	23-Jan-35	Projected Maturity Value	\$55,860	Next Cash Coupon		\$0
Last Premium Date	23-Jan-29			Cash Benefits Interest Rates		-
Illustration for investment on		23-Feb-23		Invested	Maturity	Annual
	2023	2024 to 2034	2035	Total		
Initial Amount	-\$20,805			-\$20,805		
Funds into plan	\$0	-\$14,587		-\$14,587		
Total payments				-\$35,392		
Payout from plan		\$0		\$0		
Maturity Value			\$55,860	\$55,860		
Projected Gain				\$20,468		
% Gain vs Total Payments				57.8%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$34978 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.