



TES ID Number	P3802
Policy Number	76627398
Policy Type	LP-2 yrs
Issue Date	21-Dec-20
Maturity Date	21-Dec-30
Last Premium Date	21-Dec-24

Next Net Premium	\$12,000
Duration to Maturity	7 yrs 10 mths
Next Premium Date	21-Dec-23
Internal Rate of Return	4.00%
Projected Maturity Value	\$75,530

Initial Amount	21-Feb-23	\$32,762
	21-Mar-23	\$32,862
	21-Apr-23	\$32,972

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		21-Feb-23		
Date	Initial	Premiums	Cashback	Maturity
2023	(32,762)			
2023		(12,000)		
2024		(12,000)		
2025				
2026				
2027				
2028				
2029				
2030				75,530
Total	(32,762)	(24,000)	-	75,530

Invested Amount	Maturity Amount	Annual Returns (%)
(32,762) =>	44,555	4.6%
(12,000) =>	15,792	4.5%
(12,000) =>	15,183	4.4%
(56,762) =>	75,530	



TES ID Number	P3802	Next Net Premium	\$12,000	Initial Amount	21-Feb-23	\$32,762
Policy Number	76627398	Duration to Maturity	7 yrs 10 mths		21-Mar-23	\$32,862
Policy Type	LP-2 yrs	Next Premium Date	21-Dec-23		21-Apr-23	\$32,972
Issue Date	21-Dec-20	Internal Rate of Return	4.00%	Accumulate Cash Coupons		\$0
Maturity Date	21-Dec-30	Projected Maturity Value	\$75,530	Next Cash Coupon		\$0
Last Premium Date	21-Dec-24			Cash Benefits Interest Rates		-
Illustration for investment on		21-Feb-23		Invested	Maturity	Annual
	2023	2024 to 2029	2030	Total		
Initial Amount	(\$32,762)			(\$32,762)		
Funds into plan	(\$12,000)	(\$12,000)		(\$24,000)		
Total payments				(\$56,762)		
Payout from plan		\$0		\$0		
Maturity Value			\$75,530	\$75,530		
Projected Gain				\$18,768		
% Gain vs Total Payments				33.1%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$61201 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.