



TES ID Number	P3600
Policy Number	67250577
Policy Type	LP-5 yrs-WL
Issue Date	6-Jul-18
Maturity Date	6-Jul-38
Last Premium Date	6-Jul-27

Next Net Premium	\$3,600
Duration to Maturity	15 yrs 3 mths
Next Premium Date	6-Jul-23
Internal Rate of Return	4.60%
Projected Maturity Value	\$62,547

Initial Amount	6-Apr-23	\$15,190
	6-May-23	\$15,245
	6-Jun-23	\$15,305

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 6-Apr-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(15,190)			
2023		(3,600)		
2024		(3,600)		
2025		(3,600)		
2026		(3,600)		
2027		(3,600)		
2028				
2029				
2030				
2031				
2032				
2033				
2034				
2035				
2036				
2037				
2038				62,547
Total	(15,190)	(17,999)	-	62,547

Invested Amount	Maturity Amount	Annual Returns (%)
(15,190) =>	30,185	6.5%
(3,600) =>	7,067	6.4%
(3,600) =>	6,756	6.3%
(3,600) =>	6,459	6.1%
(3,600) =>	6,175	6.0%
(3,600) =>	5,904	5.8%
(33,189) =>	62,547	



TES ID Number	P3600	Next Net Premium	\$3,600	Initial Amount	6-Apr-23	\$15,190
Policy Number	67250577	Duration to Maturity	15 yrs 3 mths		6-May-23	\$15,245
Policy Type	LP-5 yrs-WL	Next Premium Date	6-Jul-23		6-Jun-23	\$15,305
Issue Date	6-Jul-18	Internal Rate of Return	4.60%	Accumulate Cash Coupons		\$0
Maturity Date	6-Jul-38	Projected Maturity Value	\$62,547	Next Cash Coupon		\$0
Last Premium Date	6-Jul-27			Cash Benefits Interest Rates		-
Illustration for investment on		6-Apr-23		Invested	Maturity	Annual
	2023	2024 to 2037	2038	Total		
Initial Amount	(\$15,190)			(\$15,190)		
Funds into plan	(\$3,600)	(\$14,399)		(\$17,999)		
Total payments				(\$33,189)		
Payout from plan		\$0		\$0		
Maturity Value			\$62,547	\$62,547		
Projected Gain				\$29,358		
% Gain vs Total Payments				88.5%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$37799 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.