



TES ID Number	N2248	Next Net Premium	\$1,483
Policy Number	1002464316	Duration to Maturity	13 yrs 3 mths
Policy Type	RP-WL	Next Premium Date	23-Feb-23
Issue Date	23-Feb-07	Internal Rate of Return	4.40%
Maturity Date	23-Feb-36	Projected Maturity Value	\$86,419
Last Premium Date	23-Feb-35		

Initial Amount	23-Nov-22	\$33,910
	23-Dec-22	\$34,030
	23-Jan-23	\$34,155

Accumulate Cash Coupons	\$0
Next Cash Coupon	\$0
Cash Benefits Interest Rates	-

Illustration for investment on 23-Nov-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(33,910)			
2023		(1,483)		
2024		(1,483)		
2025		(1,483)		
2026		(1,483)		
2027		(1,483)		
2028		(1,483)		
2029		(1,483)		
2030		(1,483)		
2031		(1,483)		
2032		(1,483)		
2033		(1,483)		
2034		(1,483)		
2035		(1,483)		
2036				86,419
Total	(33,910)	(19,274)	-	86,419

Invested Amount	Maturity Amount	Annual Returns (%)
(33,910) =>	60,026	5.8%
(1,483) =>	2,595	5.8%
(1,483) =>	2,486	5.6%
(1,483) =>	2,381	5.5%
(1,483) =>	2,280	5.4%
(1,483) =>	2,184	5.3%
(1,483) =>	2,092	5.1%
(1,483) =>	2,004	5.0%
(1,483) =>	1,920	4.9%
(1,483) =>	1,839	4.8%
(1,483) =>	1,761	4.7%
(1,483) =>	1,687	4.6%
(1,483) =>	1,616	4.5%
(1,483) =>	1,548	4.4%
(53,184) =>	86,419	



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Policy Type	RP-WL	Next Premium Date	23-Feb-23		23-Jan-23	\$34,155
Issue Date	23-Feb-07	Internal Rate of Return	4.40%	Accumulate Cash Coupons		\$0
Maturity Date	23-Feb-36	Projected Maturity Value	\$86,419	Next Cash Coupon		\$0
Last Premium Date	23-Feb-35			Cash Benefits Interest Rates		-
Illustration for investment on		23-Nov-22		Invested	Maturity	Annual
	2022	2023 to 2035	2036	Total		
Initial Amount	(\$33,910)			(\$33,910)		
Funds into plan	\$0	(\$19,274)		(\$19,274)		
Total payments				(\$53,184)		
Payout from plan		\$0		\$0		
Maturity Value			\$86,419	\$86,419		
Projected Gain				\$33,235		
% Gain vs Total Payments				62.5%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$42997 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.