



TES ID Number	A6641	Next Net Premium	\$1,106
Policy Number	L537152968	Duration to Maturity	6 yrs 0 mths
Policy Type	RP-WL	Next Premium Date	18-Dec-23
Issue Date	18-Dec-08	Internal Rate of Return	4.30%
Maturity Date	18-Dec-28	Projected Maturity Value	\$33,350
Last Premium Date	18-Dec-27		

Initial Amount	18-Dec-22	\$21,019
	18-Jan-23	\$21,095
	18-Feb-23	\$21,170

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

Illustration for investment on 18-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(21,019)			
2023		(1,106)		
2024		(1,106)		
2025		(1,106)		
2026		(1,106)		
2027		(1,106)		
2028				33,350
Total	(21,019)	(5,528)	-	33,350

Invested Amount	Maturity Amount	Annual Returns (%)
(21,019) =>	27,067	4.8%
(1,106) =>	1,365	4.7%
(1,106) =>	1,308	4.6%
(1,106) =>	1,254	4.5%
(1,106) =>	1,203	4.4%
(1,106) =>	1,153	4.3%
(26,547) =>	33,350	



TES ID Number	A6641	Next Net Premium	\$1,106	Initial Amount	18-Dec-22	\$21,019
Policy Number	L537152968	Duration to Maturity	6 yrs 0 mths		18-Jan-23	\$21,095
Policy Type	RP-WL	Next Premium Date	18-Dec-23		18-Feb-23	\$21,170
Issue Date	18-Dec-08	Internal Rate of Return	4.30%	Accumulate Cash Coupons		\$0
Maturity Date	18-Dec-28	Projected Maturity Value	\$33,350	Next Cash Coupon		\$0
Last Premium Date	18-Dec-27			Cash Benefits Interest Rates		-
Illustration for investment on		18-Dec-22		Invested	Maturity	Annual
	2022	2023 to 2027	2028	Total		
Initial Amount	(\$21,019)			(\$21,019)		
Funds into plan	\$0	(\$5,528)		(\$5,528)		
Total payments				(\$26,547)		
Payout from plan		\$0		\$0		
Maturity Value			\$33,350	\$33,350		
Projected Gain				\$6,804		
% Gain vs Total Payments				25.6%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$20637 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.