



TES ID Number	A6529	Net Annual Premium	\$1,024
Policy Number	L539975596	Duration to Maturity	10 yrs 0 mths
Policy Type	RP-WL	Next Premium Date	4-Dec-23
Issue Date	4-Dec-12	Internal Rate of Return	4.30%
Maturity Date	4-Dec-32	Projected Maturity Value	\$30,765
Last Premium Date	4-Dec-31		

Initial Amount	4-Dec-22	\$12,678
	4-Jan-23	\$12,725
	4-Feb-23	\$12,770

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

Illustration for investment on 4-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(12,678)			
2023		(1,024)		
2024		(1,024)		
2025		(1,024)		
2026		(1,024)		
2027		(1,024)		
2028		(1,024)		
2029		(1,024)		
2030		(1,024)		
2031		(1,024)		
2032				30,765
Total	(12,678)	(9,214)	-	30,765

Invested Amount	Maturity Amount	Annual Returns (%)
(12,678) =>	19,324	5.2%
(1,024) =>	1,496	5.1%
(1,024) =>	1,434	5.0%
(1,024) =>	1,375	4.9%
(1,024) =>	1,318	4.8%
(1,024) =>	1,264	4.7%
(1,024) =>	1,212	4.6%
(1,024) =>	1,162	4.5%
(1,024) =>	1,114	4.4%
(1,024) =>	1,068	4.3%
(21,892) =>	30,765	



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Policy Type	RP-WL	Next Premium Date	4-Dec-23		4-Feb-23	\$12,770
Issue Date	4-Dec-12	Internal Rate of Return	4.30%	Accumulate Cash Coupons		\$0
Maturity Date	4-Dec-32	Projected Maturity Value	\$30,765	Annual Cash Coupon		\$0
Last Premium Date	4-Dec-31			Cash Benefits Interest Rates		-
Illustration for investment on		4-Dec-22		Invested	Maturity	Annual
	2022	2023 to 2031	2032	Total		
Initial Amount	(\$12,678)			(\$12,678)		
Funds into plan	\$0	(\$9,214)		(\$9,214)		
Total payments				(\$21,892)		
Payout from plan		\$0		\$0		
Maturity Value			\$30,765	\$30,765		
Projected Gain				\$8,873		
% Gain vs Total Payments				40.5%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$17351 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.