



TES ID Number	A6568	Next Net Premium	\$1,228
Policy Number	L539491122	Duration to Maturity	10 yrs 1 mths
Policy Type	RP-WL	Next Premium Date	8-Jan-23
Issue Date	8-Jan-12	Internal Rate of Return	4.30%
Maturity Date	8-Jan-33	Projected Maturity Value	\$41,242
Last Premium Date	8-Jan-32		

Initial Amount	8-Dec-22	\$16,768
	8-Jan-23	\$18,055
	8-Feb-23	\$18,340
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$0
Cash Benefits Interest Rates		-

Illustration for investment on 8-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(16,768)			
2023		(1,228)		
2024		(1,228)		
2025		(1,228)		
2026		(1,228)		
2027		(1,228)		
2028		(1,228)		
2029		(1,228)		
2030		(1,228)		
2031		(1,228)		
2032		(1,228)		
2033				41,242
Total	(16,768)	(12,280)	-	41,242

Invested Amount	Maturity Amount	Annual Returns (%)
(16,768) =>	25,648	5.3%
(1,228) =>	1,871	5.2%
(1,228) =>	1,794	5.1%
(1,228) =>	1,720	5.0%
(1,228) =>	1,649	4.9%
(1,228) =>	1,581	4.8%
(1,228) =>	1,516	4.7%
(1,228) =>	1,453	4.6%
(1,228) =>	1,393	4.5%
(1,228) =>	1,336	4.4%
(1,228) =>	1,281	4.3%
(29,048) =>	41,242	



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Policy Type	RP-WL	Next Premium Date	8-Jan-23		8-Feb-23	\$18,340
Issue Date	8-Jan-12	Internal Rate of Return	4.30%	Accumulate Cash Coupons		\$0
Maturity Date	8-Jan-33	Projected Maturity Value	\$41,242	Next Cash Coupon		\$0
Last Premium Date	8-Jan-32			Cash Benefits Interest Rates		-
Illustration for investment on		8-Dec-22		Invested	Maturity	Annual
	2022	2023 to 2032	2033	Total		
Initial Amount	(\$16,768)			(\$16,768)		
Funds into plan	\$0	(\$12,280)		(\$12,280)		
Total payments				(\$29,048)		
Payout from plan		\$0		\$0		
Maturity Value			\$41,242	\$41,242		
Projected Gain				\$12,194		
% Gain vs Total Payments				42.0%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$23198 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.