



TES ID Number	P3575	Net Annual Premium	\$5,882
Policy Number	59007497	Duration to Maturity	12 yrs 6 mths
Policy Type	RP-WL	Next Premium Date	27-May-23
Issue Date	27-May-15	Internal Rate of Return	4.40%
Maturity Date	27-May-35	Projected Maturity Value	\$167,522
Last Premium Date	27-May-34		

Initial Amount	27-Nov-22	\$42,660
	27-Dec-22	\$42,810
	27-Jan-23	\$42,965
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$0
Cash Benefits Interest Rates		-

Illustration for investment on 27-Nov-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(42,660)			
2023		(5,882)		
2024		(5,882)		
2025		(5,882)		
2026		(5,882)		
2027		(5,882)		
2028		(5,882)		
2029		(5,882)		
2030		(5,882)		
2031		(5,882)		
2032		(5,882)		
2033		(5,882)		
2034		(5,882)		
2035				167,522
Total	(42,660)	(70,588)	-	167,522

Invested Amount	Maturity Amount	Annual Returns (%)
(42,660) =>	73,106	5.7%
(5,882) =>	9,861	5.6%
(5,882) =>	9,445	5.5%
(5,882) =>	9,047	5.4%
(5,882) =>	8,666	5.3%
(5,882) =>	8,301	5.1%
(5,882) =>	7,951	5.0%
(5,882) =>	7,616	4.9%
(5,882) =>	7,295	4.8%
(5,882) =>	6,988	4.7%
(5,882) =>	6,693	4.6%
(5,882) =>	6,411	4.5%
(5,882) =>	6,141	4.4%
(113,248) =>	167,522	



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Maturity Date	27-May-35	Projected Maturity Value	\$167,522	Annual Cash Coupon		\$0
Last Premium Date	27-May-34			Cash Benefits Interest Rates		-
<b>Illustration for investment on</b>		<b>27-Nov-22</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>
	2022	2023 to 2034	2035	Total		
Initial Amount	(\$42,660)			(\$42,660)		
Funds into plan	\$0	(\$70,588)		(\$70,588)		
Total payments				(\$113,248)		
Payout from plan		\$0		\$0		
Maturity Value			\$167,522	\$167,522		
Projected Gain				\$54,274		
% Gain vs Total Payments				47.9%		

#### Cash Coupon

This Plan has no Yearly Cash Coupon.

#### Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$120,238 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.