



TES ID Number	G2718
Policy Number	0074073131
Policy Type	LP-4 yrs-WL
Issue Date	28-Dec-12
Maturity Date	27-Dec-33
Last Premium Date	28-Dec-26

Next Net Premium	\$17,264
Duration to Maturity	11 yrs 0 mths
Next Premium Date	28-Dec-23
Internal Rate of Return	4.40%
Projected Maturity Value	\$437,037

Initial Amount	28-Dec-22	\$209,980
	28-Jan-23	\$210,740
	28-Feb-23	\$211,510

Accumulate Cash Coupons	\$0
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Next Cash Coupon	\$0
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Cash Benefits Interest Rates	-
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Illustration for investment on 28-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(209,980)			
2023		(17,264)		
2024		(17,264)		
2025		(17,264)		
2026		(17,264)		
2027				
2028				
2029				
2030				
2031				
2032				
2033				437,037
Total	(209,980)	(69,056)	-	437,037

Invested Amount	Maturity Amount	Annual Returns (%)
(209,980) =>	337,344	5.5%
(17,264) =>	26,557	5.4%
(17,264) =>	25,435	5.3%
(17,264) =>	24,364	5.1%
(17,264) =>	23,338	5.0%
(279,036) =>	437,037	



TES ID Number	G2718	Next Net Premium	\$17,264	Initial Amount	28-Dec-22	\$209,980
Policy Number	0074073131	Duration to Maturity	11 yrs 0 mths		28-Jan-23	\$210,740
Policy Type	LP-4 yrs-WL	Next Premium Date	28-Dec-23		28-Feb-23	\$211,510
Issue Date	28-Dec-12	Internal Rate of Return	4.40%	Accumulate Cash Coupons		\$0
Maturity Date	27-Dec-33	Projected Maturity Value	\$437,037	Next Cash Coupon		\$0
Last Premium Date	28-Dec-26			Cash Benefits Interest Rates		-
Illustration for investment on		28-Dec-22		Invested	Maturity	Annual
	2022	2023 to 2032	2033	Total		
Initial Amount	(\$209,980)			(\$209,980)		
Funds into plan	\$0	(\$69,056)		(\$69,056)		
Total payments				(\$279,036)		
Payout from plan		\$0		\$0		
Maturity Value			\$437,037	\$437,037		
Projected Gain				\$158,001		
% Gain vs Total Payments				56.6%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$273359.92 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.