



TES ID Number	A6623
Policy Number	L538621472
Policy Type	SP
Issue Date	30-Apr-11
Maturity Date	30-Apr-32
Last Premium Date	30-Apr-22

Net Annual Premium	\$0
Duration to Maturity	9 yrs 5 mths
Next Premium Date	Not Applicable
Internal Rate of Return	4.20%
Projected Maturity Value	\$48,418

Initial Amount	30-Nov-22	\$32,860
	30-Dec-22	\$32,972
	30-Jan-23	\$33,085

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

Illustration for investment on 30-Nov-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(32,860)			
2023				
2024				
2025				
2026				
2027				
2028				
2029				
2030				
2031				
2032				48,418
Total	(32,860)	-	-	48,418

Invested Amount	Maturity Amount	Annual Returns (%)
(32,860) =>	48,418	5.0%
(32,860) =>	48,418	



TES ID Number	A6623	Net Annual Premium	\$0	Initial Amount	30-Nov-22	\$32,860
Policy Number	L538621472	Duration to Maturity	9 yrs 5 mths		30-Dec-22	\$32,972
Policy Type	SP	Next Premium Date	Not Applicable		30-Jan-23	\$33,085
Issue Date	30-Apr-11	Internal Rate of Return	4.20%	Accumulate Cash Coupons		\$0
Maturity Date	30-Apr-32	Projected Maturity Value	\$48,418	Annual Cash Coupon		\$0
Last Premium Date	30-Apr-22			Cash Benefits Interest Rates		-
Illustration for investment on		30-Nov-22		Invested	Maturity	Annual
	2022	2023 to 2031	2032	Total		
Initial Amount	(\$32,860)			(\$32,860)		
Funds into plan	\$0	\$0		\$0		
Total payments				(\$32,860)		
Payout from plan		\$0		\$0		
Maturity Value			\$48,418	\$48,418		
Projected Gain				\$15,558		
% Gain vs Total Payments				47.3%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$33107 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.