



TES ID Number	A6525
Policy Number	L539543876
Policy Type	RP-WL
Issue Date	31-Mar-12
Maturity Date	31-Mar-32
Last Premium Date	31-Mar-31

Net Annual Premium	\$1,190
Duration to Maturity	9 yrs 4 mths
Next Premium Date	31-Mar-23
Internal Rate of Return	4.30%
Projected Maturity Value	\$35,359

Initial Amount	30-Nov-22	\$14,887
	31-Dec-22	\$14,940
	31-Jan-23	\$14,994

Accumulate Cash Coupons	\$0
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Annual Cash Coupon	\$0
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Cash Benefits Interest Rates	-
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Illustration for investment on 30-Nov-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(14,887)			
2023		(1,190)		
2024		(1,190)		
2025		(1,190)		
2026		(1,190)		
2027		(1,190)		
2028		(1,190)		
2029		(1,190)		
2030		(1,190)		
2031		(1,190)		
2032				35,359
Total	(14,887)	(10,710)	-	35,359

Invested Amount	Maturity Amount	Annual Returns (%)
(14,887) =>	22,061	5.2%
(1,190) =>	1,738	5.1%
(1,190) =>	1,667	5.0%
(1,190) =>	1,598	4.9%
(1,190) =>	1,532	4.8%
(1,190) =>	1,469	4.7%
(1,190) =>	1,408	4.6%
(1,190) =>	1,350	4.5%
(1,190) =>	1,295	4.4%
(1,190) =>	1,241	4.3%
(25,597) =>	35,359	



TES ID Number	A6525	Net Annual Premium	\$1,190	Initial Amount	30-Nov-22	\$14,887
Policy Number	L539543876	Duration to Maturity	9 yrs 4 mths		31-Dec-22	\$14,940
Policy Type	RP-WL	Next Premium Date	31-Mar-23		31-Jan-23	\$14,994
Issue Date	31-Mar-12	Internal Rate of Return	4.30%	Accumulate Cash Coupons		\$0
Maturity Date	31-Mar-32	Projected Maturity Value	\$35,359	Annual Cash Coupon		\$0
Last Premium Date	31-Mar-31			Cash Benefits Interest Rates		-
Illustration for investment on		30-Nov-22		Invested	Maturity	Annual
	2022	2023 to 2031	2032	Total		
Initial Amount	(\$14,887)			(\$14,887)		
Funds into plan	\$0	(\$10,710)		(\$10,710)		
Total payments				(\$25,597)		
Payout from plan		\$0		\$0		
Maturity Value			\$35,359	\$35,359		
Projected Gain				\$9,762		
% Gain vs Total Payments				38.1%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$20140 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.