



TES ID Number	N2199
Policy Number	1000750935
Policy Type	RP-WL
Issue Date	28-Mar-05
Maturity Date	28-Mar-33
Last Premium Date	28-Mar-32

Next Net Premium	\$658
Duration to Maturity	10 yrs 3 mths
Next Premium Date	28-Mar-23
Internal Rate of Return	4.30%
Projected Maturity Value	\$38,620

Initial Amount	28-Dec-22	\$19,656
	28-Jan-23	\$19,726
	28-Feb-23	\$19,797

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	(19,656)			
2023		(658)		
2024		(658)		
2025		(658)		
2026		(658)		
2027		(658)		
2028		(658)		
2029		(658)		
2030		(658)		
2031		(658)		
2032		(658)		
2033				38,620
Total	(19,656)	(6,577)	-	38,620

Invested Amount	Maturity Amount	Annual Returns (%)
(19,656) =>	30,269	5.3%
(658) =>	1,002	5.2%
(658) =>	961	5.1%
(658) =>	921	5.0%
(658) =>	883	4.9%
(658) =>	847	4.8%
(658) =>	812	4.7%
(658) =>	778	4.6%
(658) =>	746	4.5%
(658) =>	715	4.4%
(658) =>	686	4.3%
(26,233) =>	38,620	



TES ID Number	N2199	Next Net Premium	\$658	Initial Amount	28-Dec-22	\$19,656
Policy Number	1000750935	Duration to Maturity	10 yrs 3 mths		28-Jan-23	\$19,726
Policy Type	RP-WL	Next Premium Date	28-Mar-23		28-Feb-23	\$19,797
Issue Date	28-Mar-05	Internal Rate of Return	4.30%	Accumulate Cash Coupons		\$0
Maturity Date	28-Mar-33	Projected Maturity Value	\$38,620	Next Cash Coupon		\$0
Last Premium Date	28-Mar-32			Cash Benefits Interest Rates		-
<b>Illustration for investment on</b>		<b>28-Dec-22</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>
	2022	2023 to 2032	2033	Total		
Initial Amount	(\$19,656)			(\$19,656)		
Funds into plan	\$0	(\$6,577)		(\$6,577)		
Total payments				(\$26,233)		
Payout from plan		\$0		\$0		
<b>Maturity Value</b>			<b>\$38,620</b>	<b>\$38,620</b>		
<b>Projected Gain</b>				<b>\$12,388</b>		
<b>% Gain vs Total Payments</b>				<b>47.2%</b>		

#### Cash Coupon

This Plan has no Yearly Cash Coupon.

#### Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$19862 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.