



TES ID Number	P3677
Policy Number	60135188
Policy Type	SP-WL
Issue Date	17-Feb-16
Maturity Date	17-Feb-36
Last Premium Date	17-Feb-20

Net Annual Premium	\$0
Duration to Maturity	13 yrs 2 mths
Next Premium Date	Not Applicable
Internal Rate of Return	4.40%
Projected Maturity Value	\$496,373

Initial Amount	17-Dec-22	\$281,440
	17-Jan-23	\$282,450
	17-Feb-23	\$283,500

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

**Illustration for investment on 17-Dec-22**

Date	Initial	Premiums	Cashback	Maturity
2022	(281,440)			
2023				
2024				
2025				
2026				
2027				
2028				
2029				
2030				
2031				
2032				
2033				
2034				
2035				
2036				496,373
<b>Total</b>	(281,440)	-	-	496,373

Invested Amount	Maturity Amount	Annual Returns (%)
(281,440) =>	496,373	5.8%
<b>(281,440) =&gt;</b>	<b>496,373</b>	



TES ID Number	P3677	Net Annual Premium	\$0	Initial Amount	17-Dec-22	\$281,440
Policy Number	60135188	Duration to Maturity	13 yrs 2 mths		17-Jan-23	\$282,450
Policy Type	SP-WL	Next Premium Date	Not Applicable		17-Feb-23	\$283,500
Issue Date	17-Feb-16	Internal Rate of Return	4.40%	Accumulate Cash Coupons		\$0
Maturity Date	17-Feb-36	Projected Maturity Value	\$496,373	Annual Cash Coupon		\$0
Last Premium Date	17-Feb-20			Cash Benefits Interest Rates		-
<b>Illustration for investment on</b>		<b>17-Dec-22</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>
	2022	2023 to 2035	2036	Total		
Initial Amount	(\$281,440)			(\$281,440)		
Funds into plan	\$0	\$0		\$0		
Total payments				(\$281,440)		
Payout from plan		\$0		\$0		
<b>Maturity Value</b>			<b>\$496,373</b>	<b>\$496,373</b>		
<b>Projected Gain</b>				<b>\$214,933</b>		
<b>% Gain vs Total Payments</b>				<b>76.4%</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 \$302699 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.