



TES ID Number	P3735
Policy Number	60717169
Policy Type	RP-WL
Issue Date	14-Dec-15
Maturity Date	14-Dec-35
Last Premium Date	14-Dec-34

Net Annual Premium	\$2,400
Duration to Maturity	13 yrs 0 mths
Next Premium Date	14-Dec-23
Internal Rate of Return	4.40%
Projected Maturity Value	\$68,349

Initial Amount	14-Dec-22	\$17,030
	14-Jan-23	\$17,093
	14-Feb-23	\$17,156

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

Illustration for investment on 14-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(17,030)			
2023		(2,400)		
2024		(2,400)		
2025		(2,400)		
2026		(2,400)		
2027		(2,400)		
2028		(2,400)		
2029		(2,400)		
2030		(2,400)		
2031		(2,400)		
2032		(2,400)		
2033		(2,400)		
2034		(2,400)		
2035				68,349
Total	(17,030)	(28,800)	-	68,349

Invested Amount	Maturity Amount	Annual Returns (%)
(17,030) =>	29,826	5.8%
(2,400) =>	4,024	5.6%
(2,400) =>	3,854	5.5%
(2,400) =>	3,691	5.4%
(2,400) =>	3,536	5.3%
(2,400) =>	3,387	5.1%
(2,400) =>	3,244	5.0%
(2,400) =>	3,107	4.9%
(2,400) =>	2,976	4.8%
(2,400) =>	2,851	4.7%
(2,400) =>	2,731	4.6%
(2,400) =>	2,616	4.5%
(2,400) =>	2,506	4.4%
(45,830) =>	68,349	



TES ID Number	P3735	Net Annual Premium	\$2,400	Initial Amount	14-Dec-22	\$17,030
Policy Number	60717169	Duration to Maturity	13 yrs 0 mths		14-Jan-23	\$17,093
Policy Type	RP-WL	Next Premium Date	14-Dec-23		14-Feb-23	\$17,156
Issue Date	14-Dec-15	Internal Rate of Return	4.40%	Accumulate Cash Coupons		\$0
Maturity Date	14-Dec-35	Projected Maturity Value	\$68,349	Annual Cash Coupon		\$0
Last Premium Date	14-Dec-34			Cash Benefits Interest Rates		-
Illustration for investment on		14-Dec-22		Invested	Maturity	Annual
	2022	2023 to 2034	2035	Total		
Initial Amount	(\$17,030)			(\$17,030)		
Funds into plan	\$0	(\$28,800)		(\$28,800)		
Total payments				(\$45,830)		
Payout from plan		\$0		\$0		
Maturity Value			\$68,349	\$68,349		
Projected Gain				\$22,519		
% Gain vs Total Payments				49.1%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$49057 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.