



TES ID Number	P3575
Policy Number	59007497
Policy Type	RP-WL
Issue Date	27-May-15
Maturity Date	27-May-35
Last Premium Date	27-May-34

Next Net Premium	\$5,882
Duration to Maturity	12 yrs 3 mths
Next Premium Date	27-May-23
Internal Rate of Return	4.40%
Projected Maturity Value	\$167,522

Initial Amount	27-Feb-23	\$43,120
	27-Mar-23	\$43,265
	27-Apr-23	\$43,420

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

Illustration for investment on 27-Feb-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(43,120)			
2023		(5,882)		
2024		(5,882)		
2025		(5,882)		
2026		(5,882)		
2027		(5,882)		
2028		(5,882)		
2029		(5,882)		
2030		(5,882)		
2031		(5,882)		
2032		(5,882)		
2033		(5,882)		
2034		(5,882)		
2035				167,522
Total	(43,120)	(70,588)	-	167,522

Invested Amount	Maturity Amount	Annual Returns (%)
(43,120) =>	73,102	5.7%
(5,882) =>	9,862	5.6%
(5,882) =>	9,446	5.5%
(5,882) =>	9,048	5.4%
(5,882) =>	8,667	5.3%
(5,882) =>	8,302	5.1%
(5,882) =>	7,951	5.0%
(5,882) =>	7,616	4.9%
(5,882) =>	7,295	4.8%
(5,882) =>	6,988	4.7%
(5,882) =>	6,693	4.6%
(5,882) =>	6,411	4.5%
(5,882) =>	6,141	4.4%
(113,708) =>	167,522	



TES ID Number	P3575	Next Net Premium	\$5,882	Initial Amount	27-Feb-23	\$43,120
Policy Number	59007497	Duration to Maturity	12 yrs 3 mths		27-Mar-23	\$43,265
Policy Type	RP-WL	Next Premium Date	27-May-23		27-Apr-23	\$43,420
Issue Date	27-May-15	Internal Rate of Return	4.40%	Accumulate Cash Coupons		\$0
Maturity Date	27-May-35	Projected Maturity Value	\$167,522	Next Cash Coupon		\$0
Last Premium Date	27-May-34			Cash Benefits Interest Rates		-
Illustration for investment on		27-Feb-23		Invested	Maturity	Annual
	2023	2024 to 2034	2035	Total		
Initial Amount	(\$43,120)			(\$43,120)		
Funds into plan	(\$5,882)	(\$64,706)		(\$70,588)		
Total payments				(\$113,708)		
Payout from plan		\$0		\$0		
Maturity Value			\$167,522	\$167,522		
Projected Gain				\$53,814		
% 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 \$120238 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.