



TES ID Number	A6529
Policy Number	L539975596
Policy Type	RP-WL
Issue Date	4-Dec-12
Maturity Date	4-Dec-32
Last Premium Date	4-Dec-31

Next Net Premium	\$1,024
Duration to Maturity	9 yrs 8 mths
Next Premium Date	4-Dec-23
Internal Rate of Return	4.30%
Projected Maturity Value	\$30,765

Initial Amount	4-Apr-23	\$12,857
	4-May-23	\$12,902
	4-Jun-23	\$12,948

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

Illustration for investment on 4-Apr-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(12,857)			
2023		(1,024)		
2024		(1,024)		
2025		(1,024)		
2026		(1,024)		
2027		(1,024)		
2028		(1,024)		
2029		(1,024)		
2030		(1,024)		
2031		(1,024)		
2032				30,765
Total	(12,857)	(9,214)	-	30,765

Invested Amount	Maturity Amount	Annual Returns (%)
(12,857) =>	19,325	5.2%
(1,024) =>	1,496	5.1%
(1,024) =>	1,434	5.0%
(1,024) =>	1,375	4.9%
(1,024) =>	1,318	4.8%
(1,024) =>	1,264	4.7%
(1,024) =>	1,212	4.6%
(1,024) =>	1,162	4.5%
(1,024) =>	1,114	4.4%
(1,024) =>	1,068	4.3%
(22,071) =>	30,765	



TES ID Number	A6529	Next Net Premium	\$1,024	Initial Amount	4-Apr-23	\$12,857
Policy Number	L539975596	Duration to Maturity	9 yrs 8 mths		4-May-23	\$12,902
Policy Type	RP-WL	Next Premium Date	4-Dec-23		4-Jun-23	\$12,948
Issue Date	4-Dec-12	Internal Rate of Return	4.30%	Accumulate Cash Coupons		\$0
Maturity Date	4-Dec-32	Projected Maturity Value	\$30,765	Next Cash Coupon		\$0
Last Premium Date	4-Dec-31			Cash Benefits Interest Rates		-
Illustration for investment on		4-Apr-23		Invested	Maturity	Annual
	2023	2024 to 2031	2032	Total		
Initial Amount	(\$12,857)			(\$12,857)		
Funds into plan	(\$1,024)	(\$8,190)		(\$9,214)		
Total payments				(\$22,071)		
Payout from plan		\$0		\$0		
Maturity Value			\$30,765	\$30,765		
Projected Gain				\$8,694		
% Gain vs Total Payments				39.4%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$17351 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.