



TES ID Number	P3610	Net Annual Premium	\$980
Policy Number	42046509	Duration to Maturity	12 yrs 2 mths
Policy Type	RP	Next Premium Date	25-Jan-23
Issue Date	25-Jan-10	Internal Rate of Return	4.40%
Maturity Date	25-Jan-35	Projected Maturity Value	\$38,360
Last Premium Date	25-Jan-34		

Initial Amount	25-Nov-22	\$13,398
	25-Dec-22	\$13,446
	25-Jan-23	\$14,475

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

Illustration for investment on 25-Nov-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(13,398)			
2023		(980)		
2024		(980)		
2025		(980)		
2026		(980)		
2027		(980)		
2028		(980)		
2029		(980)		
2030		(980)		
2031		(980)		
2032		(980)		
2033		(980)		
2034		(980)		
2035				38,360
Total	(13,398)	(11,755)	-	38,360

Invested Amount	Maturity Amount	Annual Returns (%)
(13,398) =>	22,636	5.7%
(980) =>	1,642	5.6%
(980) =>	1,573	5.5%
(980) =>	1,507	5.4%
(980) =>	1,443	5.3%
(980) =>	1,382	5.1%
(980) =>	1,324	5.0%
(980) =>	1,268	4.9%
(980) =>	1,215	4.8%
(980) =>	1,164	4.7%
(980) =>	1,115	4.6%
(980) =>	1,068	4.5%
(980) =>	1,023	4.4%
(25,153) =>	38,360	



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Policy Type	RP	Next Premium Date	25-Jan-23		25-Jan-23	\$14,475
Issue Date	25-Jan-10	Internal Rate of Return	4.40%	Accumulate Cash Coupons		\$0
Maturity Date	25-Jan-35	Projected Maturity Value	\$38,360	Annual Cash Coupon		\$0
Last Premium Date	25-Jan-34			Cash Benefits Interest Rates		-
Illustration for investment on		25-Nov-22		Invested	Maturity	Annual
	2022	2023 to 2034	2035	Total		
Initial Amount	-\$13,398			-\$13,398		
Funds into plan	\$0	-\$11,755		-\$11,755		
Total payments				-\$25,153		
Payout from plan		\$0		\$0		
Maturity Value			\$38,360	\$38,360		
Projected Gain				\$13,207		
% Gain vs Total Payments				52.5%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$21852 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.