



TES ID Number	M1954	Net Annual Premium	\$1,818
Policy Number	1491471664	Duration to Maturity	17 yrs 7 mths
Policy Type	RP	Next Premium Date	9-Jul-23
Issue Date	9-Jul-09	Internal Rate of Return	4.60%
Maturity Date	9-Jul-40	Projected Maturity Value	\$95,569
Last Premium Date	9-Jul-34		

Initial Amount	9-Dec-22	\$26,525
	9-Jan-23	\$26,625
	9-Feb-23	\$26,725
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$0
Cash Benefits Interest Rates		-

Illustration for investment on 9-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(26,525)			
2023		(1,818)		
2024		(1,818)		
2025		(1,818)		
2026		(1,818)		
2027		(1,818)		
2028		(1,818)		
2029		(1,818)		
2030		(1,818)		
2031		(1,818)		
2032		(1,818)		
2033		(1,818)		
2034		(1,818)		
2035				
2036				
2037				
2038				
2039				
2040				95,569
Total	(26,525)	(21,817)	-	95,569

Invested Amount	Maturity Amount	Annual Returns (%)
(26,525) =>	58,531	6.9%
(1,818) =>	3,906	6.8%
(1,818) =>	3,733	6.6%
(1,818) =>	3,569	6.4%
(1,818) =>	3,413	6.3%
(1,818) =>	3,263	6.1%
(1,818) =>	3,119	6.0%
(1,818) =>	2,982	5.8%
(1,818) =>	2,851	5.7%
(1,818) =>	2,725	5.5%
(1,818) =>	2,605	5.4%
(1,818) =>	2,491	5.3%
(1,818) =>	2,381	5.2%
(48,342) =>	95,569	



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Policy Type	RP	Next Premium Date	9-Jul-23		9-Feb-23	\$26,725
Issue Date	9-Jul-09	Internal Rate of Return	4.60%	Accumulate Cash Coupons		\$0
Maturity Date	9-Jul-40	Projected Maturity Value	\$95,569	Annual Cash Coupon		\$0
Last Premium Date	9-Jul-34			Cash Benefits Interest Rates		-
Illustration for investment on		9-Dec-22		Invested	Maturity	Annual
	2022	2023 to 2039	2040	Total		
Initial Amount	(\$26,525)			(\$26,525)		
Funds into plan	\$0	(\$21,817)		(\$21,817)		
Total payments				(\$48,342)		
Payout from plan		\$0		\$0		
Maturity Value			\$95,569	\$95,569		
Projected Gain				\$47,227		
% Gain vs Total Payments				97.7%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$59604 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.