



TES ID Number	P3652	Net Annual Premium	\$1,162
Policy Number	35903116	Duration to Maturity	6 yrs 5 mths
Policy Type	RP	Next Premium Date	27-Apr-23
Issue Date	27-Apr-08	Internal Rate of Return	4.30%
Maturity Date	27-Apr-29	Projected Maturity Value	\$34,570
Last Premium Date	27-Apr-28		

Initial Amount	27-Nov-22	\$20,203
	27-Dec-22	\$20,273
	27-Jan-23	\$20,345
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$0
Cash Benefits Interest Rates		-

Illustration for investment on 27-Nov-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(20,203)			
2023		(1,162)		
2024		(1,162)		
2025		(1,162)		
2026		(1,162)		
2027		(1,162)		
2028		(1,162)		
2029				34,570
Total	(20,203)	(6,970)	-	34,570

Invested Amount	Maturity Amount	Annual Returns (%)
(20,203) =>	26,473	4.8%
(1,162) =>	1,496	4.8%
(1,162) =>	1,434	4.7%
(1,162) =>	1,375	4.6%
(1,162) =>	1,318	4.5%
(1,162) =>	1,264	4.4%
(1,162) =>	1,212	4.3%
(27,173) =>	34,570	



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Policy Type	RP	Next Premium Date	27-Apr-23		27-Jan-23	\$20,345
Issue Date	27-Apr-08	Internal Rate of Return	4.30%	Accumulate Cash Coupons		\$0
Maturity Date	27-Apr-29	Projected Maturity Value	\$34,570	Annual Cash Coupon		\$0
Last Premium Date	27-Apr-28			Cash Benefits Interest Rates		-
Illustration for investment on		27-Nov-22		Invested	Maturity	Annual
	2022	2023 to 2028	2029	Total		
Initial Amount	-\$20,203			-\$20,203		
Funds into plan	\$0	-\$6,970		-\$6,970		
Total payments				-\$27,173		
Payout from plan		\$0		\$0		
Maturity Value			\$34,570	\$34,570		
Projected Gain				\$7,397		
% Gain vs Total Payments				27.2%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$22267 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.