



TES ID Number	P3653	Net Annual Premium	\$616
Policy Number	46330984	Duration to Maturity	13 yrs 7 mths
Policy Type	RP	Next Premium Date	8-Jul-23
Issue Date	8-Jul-11	Internal Rate of Return	4.40%
Maturity Date	8-Jul-36	Projected Maturity Value	\$23,016
Last Premium Date	8-Jul-35		

Initial Amount	8-Dec-22	\$6,711
	8-Jan-23	\$6,736
	8-Feb-23	\$6,761
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$0
Cash Benefits Interest Rates		-

Illustration for investment on 8-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(6,711)			
2023		(616)		
2024		(616)		
2025		(616)		
2026		(616)		
2027		(616)		
2028		(616)		
2029		(616)		
2030		(616)		
2031		(616)		
2032		(616)		
2033		(616)		
2034		(616)		
2035		(616)		
2036				23,016
Total	(6,711)	(8,006)	-	23,016

Invested Amount	Maturity Amount	Annual Returns (%)
(6,711) =>	12,052	5.9%
(616) =>	1,078	5.8%
(616) =>	1,032	5.6%
(616) =>	989	5.5%
(616) =>	947	5.4%
(616) =>	907	5.3%
(616) =>	869	5.1%
(616) =>	833	5.0%
(616) =>	797	4.9%
(616) =>	764	4.8%
(616) =>	732	4.7%
(616) =>	701	4.6%
(616) =>	671	4.5%
(616) =>	643	4.4%
(14,717) =>	23,016	



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Policy Type	RP	Next Premium Date	8-Jul-23		8-Feb-23	\$6,761
Issue Date	8-Jul-11	Internal Rate of Return	4.40%	Accumulate Cash Coupons		\$0
Maturity Date	8-Jul-36	Projected Maturity Value	\$23,016	Annual Cash Coupon		\$0
Last Premium Date	8-Jul-35			Cash Benefits Interest Rates		-
Illustration for investment on		8-Dec-22		Invested	Maturity	Annual
	2022	2023 to 2035	2036	Total		
Initial Amount	-\$6,711			-\$6,711		
Funds into plan	\$0	-\$8,006		-\$8,006		
Total payments				-\$14,717		
Payout from plan		\$0		\$0		
Maturity Value			\$23,016	\$23,016		
Projected Gain				\$8,299		
% Gain vs Total Payments				56.4%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$12990 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.