



TES ID Number	P3660	Net Annual Premium	\$5,897
Policy Number	36872268	Duration to Maturity	10 yrs 7 mths
Policy Type	RP	Next Premium Date	30-Jun-23
Issue Date	30-Jun-08	Internal Rate of Return	4.30%
Maturity Date	30-Jun-33	Projected Maturity Value	\$246,465
Last Premium Date	30-Jun-32		

Initial Amount	30-Nov-22	\$109,860
	30-Dec-22	\$110,240
	30-Jan-23	\$110,630

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

Illustration for investment on 30-Nov-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(109,860)			
2023		(5,897)		
2024		(5,897)		
2025		(5,897)		
2026		(5,897)		
2027		(5,897)		
2028		(5,897)		
2029		(5,897)		
2030		(5,897)		
2031		(5,897)		
2032		(5,897)		
2033				246,465
Total	(109,860)	(58,969)	-	246,465

Invested Amount	Maturity Amount	Annual Returns (%)
(109,860) =>	171,586	5.3%
(5,897) =>	8,984	5.2%
(5,897) =>	8,613	5.1%
(5,897) =>	8,258	5.0%
(5,897) =>	7,918	4.9%
(5,897) =>	7,592	4.8%
(5,897) =>	7,278	4.7%
(5,897) =>	6,978	4.6%
(5,897) =>	6,691	4.5%
(5,897) =>	6,415	4.4%
(5,897) =>	6,150	4.3%
(168,829) =>	246,465	



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Policy Type	RP	Next Premium Date	30-Jun-23		30-Jan-23	\$110,630
Issue Date	30-Jun-08	Internal Rate of Return	4.30%	Accumulate Cash Coupons		\$0
Maturity Date	30-Jun-33	Projected Maturity Value	\$246,465	Annual Cash Coupon		\$0
Last Premium Date	30-Jun-32			Cash Benefits Interest Rates		-
Illustration for investment on		30-Nov-22		Invested	Maturity	Annual
	2022	2023 to 2032	2033	Total		
Initial Amount	-\$109,860			-\$109,860		
Funds into plan	\$0	-\$58,969		-\$58,969		
Total payments				-\$168,829		
Payout from plan		\$0		\$0		
Maturity Value			\$246,465	\$246,465		
Projected Gain				\$77,636		
% Gain vs Total Payments				46.0%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$143067 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.