



TES ID Number	P3681	Net Annual Premium	\$2,305
Policy Number	37051254	Duration to Maturity	10 yrs 10 mths
Policy Type	RP	Next Premium Date	6-Oct-23
Issue Date	6-Oct-08	Internal Rate of Return	4.30%
Maturity Date	6-Oct-33	Projected Maturity Value	\$80,556
Last Premium Date	6-Oct-32		

Initial Amount	6-Dec-22	\$32,490
	6-Jan-23	\$32,605
	6-Feb-23	\$32,725
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$0
Cash Benefits Interest Rates		-

Illustration for investment on 6-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(32,490)			
2023		(2,305)		
2024		(2,305)		
2025		(2,305)		
2026		(2,305)		
2027		(2,305)		
2028		(2,305)		
2029		(2,305)		
2030		(2,305)		
2031		(2,305)		
2032		(2,305)		
2033				80,556
Total	(32,490)	(23,049)	-	80,556

Invested Amount	Maturity Amount	Annual Returns (%)
(32,490) =>	51,288	5.3%
(2,305) =>	3,512	5.2%
(2,305) =>	3,367	5.1%
(2,305) =>	3,228	5.0%
(2,305) =>	3,095	4.9%
(2,305) =>	2,967	4.8%
(2,305) =>	2,845	4.7%
(2,305) =>	2,728	4.6%
(2,305) =>	2,615	4.5%
(2,305) =>	2,508	4.4%
(2,305) =>	2,404	4.3%
(55,539) =>	80,556	



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Policy Type	RP	Next Premium Date	6-Oct-23		6-Feb-23	\$32,725
Issue Date	6-Oct-08	Internal Rate of Return	4.30%	Accumulate Cash Coupons		\$0
Maturity Date	6-Oct-33	Projected Maturity Value	\$80,556	Annual Cash Coupon		\$0
Last Premium Date	6-Oct-32			Cash Benefits Interest Rates		-
Illustration for investment on		6-Dec-22		Invested	Maturity	Annual
	2022	2023 to 2032	2033	Total		
Initial Amount	-\$32,490			-\$32,490		
Funds into plan	\$0	-\$23,049		-\$23,049		
Total payments				-\$55,539		
Payout from plan		\$0		\$0		
Maturity Value			\$80,556	\$80,556		
Projected Gain				\$25,017		
% Gain vs Total Payments				45.0%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$46761 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.