



TES ID Number	A6625	Next Net Premium	\$975
Policy Number	L538592802	Duration to Maturity	8 yrs 1 mths
Policy Type	RP	Next Premium Date	28-Dec-22
Issue Date	28-Dec-10	Internal Rate of Return	4.30%
Maturity Date	28-Dec-30	Projected Maturity Value	\$29,697
Last Premium Date	28-Dec-29		

Initial Amount	28-Nov-22	\$14,392
	28-Dec-22	\$15,416
	28-Jan-23	\$15,472
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$0
Cash Benefits Interest Rates		-

Illustration for investment on 28-Nov-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(14,392)			
2022		(975)		
2023		(975)		
2024		(975)		
2025		(975)		
2026		(975)		
2027		(975)		
2028		(975)		
2029		(975)		
2030				29,697
Total	(14,392)	(7,796)	-	29,697

Invested Amount	Maturity Amount	Annual Returns (%)
(14,392) =>	20,231	5.0%
(975) =>	1,365	5.0%
(975) =>	1,309	4.9%
(975) =>	1,254	4.8%
(975) =>	1,203	4.7%
(975) =>	1,153	4.6%
(975) =>	1,106	4.5%
(975) =>	1,060	4.4%
(975) =>	1,016	4.3%
(22,188) =>	29,697	



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Policy Type	RP	Next Premium Date	28-Dec-22		28-Jan-23	\$15,472
Issue Date	28-Dec-10	Internal Rate of Return	4.30%	Accumulate Cash Coupons		\$0
Maturity Date	28-Dec-30	Projected Maturity Value	\$29,697	Next Cash Coupon		\$0
Last Premium Date	28-Dec-29			Cash Benefits Interest Rates		-
Illustration for investment on		28-Nov-22		Invested	Maturity	Annual
	2022	2023 to 2029	2030	Total		
Initial Amount	(\$14,392)			(\$14,392)		
Funds into plan	(\$975)	(\$6,822)		(\$7,796)		
Total payments				(\$22,188)		
Payout from plan		\$0		\$0		
Maturity Value			\$29,697	\$29,697		
Projected Gain				\$7,509		
% Gain vs Total Payments				33.8%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$17651 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.