



TES ID Number	P3689	Net Annual Premium	\$1,214
Policy Number	43446816	Duration to Maturity	7 yrs 7 mths
Policy Type	RP	Next Premium Date	20-Jul-23
Issue Date	20-Jul-10	Internal Rate of Return	4.30%
Maturity Date	20-Jul-30	Projected Maturity Value	\$33,667
Last Premium Date	20-Jul-29		

Initial Amount	20-Dec-22	\$17,126
	20-Jan-23	\$17,188
	20-Feb-23	\$17,250
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$0
Cash Benefits Interest Rates		-

Illustration for investment on 20-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(17,126)			
2023		(1,214)		
2024		(1,214)		
2025		(1,214)		
2026		(1,214)		
2027		(1,214)		
2028		(1,214)		
2029		(1,214)		
2030				33,667
Total	(17,126)	(8,501)	-	33,667

Invested Amount	Maturity Amount	Annual Returns (%)
(17,126) =>	23,571	5.0%
(1,214) =>	1,631	4.9%
(1,214) =>	1,563	4.8%
(1,214) =>	1,499	4.7%
(1,214) =>	1,437	4.6%
(1,214) =>	1,378	4.5%
(1,214) =>	1,321	4.4%
(1,214) =>	1,267	4.3%
(25,627) =>	33,667	



TES ID Number	P3689	Net Annual Premium	\$1,214	Initial Amount	20-Dec-22	\$17,126
Policy Number	43446816	Duration to Maturity	7 yrs 7 mths		20-Jan-23	\$17,188
Policy Type	RP	Next Premium Date	20-Jul-23		20-Feb-23	\$17,250
Issue Date	20-Jul-10	Internal Rate of Return	4.30%	Accumulate Cash Coupons		\$0
Maturity Date	20-Jul-30	Projected Maturity Value	\$33,667	Annual Cash Coupon		\$0
Last Premium Date	20-Jul-29			Cash Benefits Interest Rates		-
Illustration for investment on		20-Dec-22		Invested	Maturity	Annual
	2022	2023 to 2029	2030	Total		
Initial Amount	-\$17,126			-\$17,126		
Funds into plan	\$0	-\$8,501		-\$8,501		
Total payments				-\$25,627		
Payout from plan		\$0		\$0		
Maturity Value			\$33,667	\$33,667		
Projected Gain				\$8,040		
% Gain vs Total Payments				31.4%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$21852 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.