



TES ID Number	P3694	Net Annual Premium	\$2,388
Policy Number	40015942	Duration to Maturity	6 yrs 7 mths
Policy Type	RP	Next Premium Date	9-Jul-23
Issue Date	9-Jul-09	Internal Rate of Return	4.30%
Maturity Date	9-Jul-29	Projected Maturity Value	\$67,334
Last Premium Date	9-Jul-28		

Initial Amount	9-Dec-22	\$38,415
	9-Jan-23	\$38,552
	9-Feb-23	\$38,689

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

Illustration for investment on 9-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(38,415)			
2023		(2,388)		
2024		(2,388)		
2025		(2,388)		
2026		(2,388)		
2027		(2,388)		
2028		(2,388)		
2029				67,334
Total	(38,415)	(14,326)	-	67,334

Invested Amount	Maturity Amount	Annual Returns (%)
(38,415) =>	50,691	4.9%
(2,388) =>	3,074	4.8%
(2,388) =>	2,947	4.7%
(2,388) =>	2,825	4.6%
(2,388) =>	2,709	4.5%
(2,388) =>	2,597	4.4%
(2,388) =>	2,490	4.3%
(52,741) =>	67,334	



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Policy Type	RP	Next Premium Date	9-Jul-23		9-Feb-23	\$38,689
Issue Date	9-Jul-09	Internal Rate of Return	4.30%	Accumulate Cash Coupons		\$0
Maturity Date	9-Jul-29	Projected Maturity Value	\$67,334	Annual Cash Coupon		\$0
Last Premium Date	9-Jul-28			Cash Benefits Interest Rates		-
Illustration for investment on		9-Dec-22		Invested	Maturity	Annual
	2022	2023 to 2028	2029	Total		
Initial Amount	-\$38,415			-\$38,415		
Funds into plan	\$0	-\$14,326		-\$14,326		
Total payments				-\$52,741		
Payout from plan		\$0		\$0		
Maturity Value			\$67,334	\$67,334		
Projected Gain				\$14,593		
% Gain vs Total Payments				27.7%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$44116 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.