



TES ID Number	P3696	Net Annual Premium	\$2,339
Policy Number	50841127	Duration to Maturity	10 yrs 0 mths
Policy Type	RP	Next Premium Date	3-Dec-23
Issue Date	3-Dec-12	Internal Rate of Return	4.30%
Maturity Date	3-Dec-32	Projected Maturity Value	\$65,651
Last Premium Date	3-Dec-31		

Initial Amount	3-Dec-22	\$25,923
	3-Jan-23	\$26,015
	3-Feb-23	\$26,107

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

Illustration for investment on 3-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(25,923)			
2023		(2,339)		
2024		(2,339)		
2025		(2,339)		
2026		(2,339)		
2027		(2,339)		
2028		(2,339)		
2029		(2,339)		
2030		(2,339)		
2031		(2,339)		
2032				65,651
Total	(25,923)	(21,053)	-	65,651

Invested Amount	Maturity Amount	Annual Returns (%)
(25,923) =>	39,511	5.2%
(2,339) =>	3,417	5.1%
(2,339) =>	3,276	5.0%
(2,339) =>	3,141	4.9%
(2,339) =>	3,012	4.8%
(2,339) =>	2,888	4.7%
(2,339) =>	2,768	4.6%
(2,339) =>	2,654	4.5%
(2,339) =>	2,545	4.4%
(2,339) =>	2,440	4.3%
(46,976) =>	65,651	



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Policy Number	50841127	Duration to Maturity	10 yrs 0 mths		3-Jan-23	\$26,015
Policy Type	RP	Next Premium Date	3-Dec-23		3-Feb-23	\$26,107
Issue Date	3-Dec-12	Internal Rate of Return	4.30%	Accumulate Cash Coupons		\$0
Maturity Date	3-Dec-32	Projected Maturity Value	\$65,651	Annual Cash Coupon		\$0
Last Premium Date	3-Dec-31			Cash Benefits Interest Rates		-
Illustration for investment on		3-Dec-22		Invested	Maturity	Annual
	2022	2023 to 2031	2032	Total		
Initial Amount	-\$25,923			-\$25,923		
Funds into plan	\$0	-\$21,053		-\$21,053		
Total payments				-\$46,976		
Payout from plan		\$0		\$0		
Maturity Value			\$65,651	\$65,651		
Projected Gain				\$18,675		
% Gain vs Total Payments				39.8%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$41835 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.