



TES ID Number	P3729	Net Annual Premium	\$1,624
Policy Number	48056849	Duration to Maturity	4 yrs 1 mths
Policy Type	RP	Next Premium Date	17-Jan-23
Issue Date	17-Jan-12	Internal Rate of Return	4.30%
Maturity Date	17-Jan-27	Projected Maturity Value	\$29,802
Last Premium Date	17-Jan-26		

Initial Amount	17-Dec-22	\$19,007
	17-Jan-23	\$20,699
	17-Feb-23	\$20,861
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$0
Cash Benefits Interest Rates		-

Illustration for investment on 17-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(19,007)			
2023		(1,624)		
2024		(1,624)		
2025		(1,624)		
2026		(1,624)		
2027				29,802
Total	(19,007)	(6,496)	-	29,802

Invested Amount	Maturity Amount	Annual Returns (%)
(19,007) =>	22,577	4.6%
(1,624) =>	1,922	4.6%
(1,624) =>	1,843	4.5%
(1,624) =>	1,767	4.4%
(1,624) =>	1,694	4.3%
(25,503) =>	29,802	



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Policy Number	48056849	Duration to Maturity	4 yrs 1 mths		17-Jan-23	\$20,699
Policy Type	RP	Next Premium Date	17-Jan-23		17-Feb-23	\$20,861
Issue Date	17-Jan-12	Internal Rate of Return	4.30%	Accumulate Cash Coupons		\$0
Maturity Date	17-Jan-27	Projected Maturity Value	\$29,802	Annual Cash Coupon		\$0
Last Premium Date	17-Jan-26			Cash Benefits Interest Rates		-
Illustration for investment on		17-Dec-22		Invested	Maturity	Annual
	2022	2023 to 2026	2027	Total		
Initial Amount	-\$19,007			-\$19,007		
Funds into plan	\$0	-\$6,496		-\$6,496		
Total payments				-\$25,503		
Payout from plan		\$0		\$0		
Maturity Value			\$29,802	\$29,802		
Projected Gain				\$4,299		
% Gain vs Total Payments				16.9%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$21453 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.