



TES ID Number	G2745	Net Annual Premium	\$2,371
Policy Number	0201654990	Duration to Maturity	22 yrs 3 mths
Policy Type	RP	Next Premium Date	21-Mar-23
Issue Date	21-Mar-15	Internal Rate of Return	4.60%
Maturity Date	20-Mar-45	Projected Maturity Value	\$137,236
Last Premium Date	21-Mar-44		

Initial Amount	21-Dec-22	\$16,945
	21-Jan-23	\$17,010
	21-Feb-23	\$17,070
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$0
Cash Benefits Interest Rates		-

Illustration for investment on 21-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(16,945)			
2023		(2,371)		
2024		(2,371)		
2025		(2,371)		
2026		(2,371)		
2027		(2,371)		
2028		(2,371)		
2029		(2,371)		
2030		(2,371)		
2031		(2,371)		
2032		(2,371)		
2033		(2,371)		
2034		(2,371)		
2035		(2,371)		
2036		(2,371)		
2037		(2,371)		
2038		(2,371)		
2039		(2,371)		
2040		(2,371)		
2041		(2,371)		
2042		(2,371)		
2043		(2,371)		
2044		(2,371)		

Invested Amount	Maturity Amount	Annual Returns (%)
(16,945) =>	46,156	7.7%
(2,371) =>	6,376	7.7%
(2,371) =>	6,095	7.5%
(2,371) =>	5,827	7.3%
(2,371) =>	5,571	7.1%
(2,371) =>	5,326	6.9%
(2,371) =>	5,092	6.8%
(2,371) =>	4,868	6.6%
(2,371) =>	4,654	6.4%
(2,371) =>	4,450	6.3%
(2,371) =>	4,253	6.1%
(2,371) =>	4,067	6.0%
(2,371) =>	3,888	5.8%
(2,371) =>	3,717	5.7%
(2,371) =>	3,553	5.5%
(2,371) =>	3,397	5.4%
(2,371) =>	3,248	5.3%
(2,371) =>	3,105	5.2%
(2,371) =>	2,968	5.0%
(2,371) =>	2,838	4.9%
(2,371) =>	2,713	4.8%
(2,371) =>	2,594	4.7%
(2,371) =>	2,479	4.6%



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Policy Type	RP	Next Premium Date	21-Mar-23		21-Feb-23	\$17,070
Issue Date	21-Mar-15	Internal Rate of Return	4.60%	Accumulate Cash Coupons		\$0
Maturity Date	20-Mar-45	Projected Maturity Value	\$137,236	Annual Cash Coupon		\$0
Last Premium Date	21-Mar-44			Cash Benefits Interest Rates		-
Illustration for investment on		21-Dec-22		Invested	Maturity	Annual
2045			137,236			
Total	(16,945)	(52,151)	-	(69,096) =>	137,236	

	2022	2023 to 2044	2045	Total
Initial Amount	-\$16,945			-\$16,945
Funds into plan	\$0	-\$52,151		-\$52,151
Total payments				-\$69,096
Payout from plan		\$0		\$0
Maturity Value			\$137,236	\$137,236
Projected Gain				\$68,140
% Gain vs Total Payments				98.6%

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$72556.19 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.