



TES ID Number	P3751	Net Annual Premium	\$0
Policy Number	36168551	Duration to Maturity	10 yrs 8 mths
Policy Type	SP	Next Premium Date	Not Applicable
Issue Date	22-Jul-08	Internal Rate of Return	4.30%
Maturity Date	22-Jul-33	Projected Maturity Value	\$191,414
Last Premium Date	22-Jul-22		

Initial Amount	22-Nov-22	\$122,140
	22-Dec-22	\$122,560
	22-Jan-23	\$123,000

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

Illustration for investment on 22-Nov-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(122,140)			
2023				
2024				
2025				
2026				
2027				
2028				
2029				
2030				
2031				
2032				
2033				191,414
Total	(122,140)	-	-	191,414

Invested Amount	Maturity Amount	Annual Returns (%)
(122,140) =>	191,414	5.3%
(122,140) =>	191,414	



TES ID Number	P3751	Net Annual Premium	\$0	Initial Amount	22-Nov-22	\$122,140
Policy Number	36168551	Duration to Maturity	10 yrs 8 mths		22-Dec-22	\$122,560
Policy Type	SP	Next Premium Date	Not Applicable		22-Jan-23	\$123,000
Issue Date	22-Jul-08	Internal Rate of Return	4.30%	Accumulate Cash Coupons		\$0
Maturity Date	22-Jul-33	Projected Maturity Value	\$191,414	Annual Cash Coupon		\$0
Last Premium Date	22-Jul-22			Cash Benefits Interest Rates		-
Illustration for investment on		22-Nov-22		Invested	Maturity	Annual
	2022	2023 to 2032	2033	Total		
Initial Amount	-\$122,140			-\$122,140		
Funds into plan	\$0	\$0		\$0		
Total payments				-\$122,140		
Payout from plan		\$0		\$0		
Maturity Value			\$191,414	\$191,414		
Projected Gain				\$69,274		
% Gain vs Total Payments				56.7%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$111336 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.