



TES ID Number	P3768	Net Annual Premium	\$545
Policy Number	26135014	Duration to Maturity	14 yrs 0 mths
Policy Type	RP	Next Premium Date	27-Nov-23
Issue Date	27-Nov-01	Internal Rate of Return	4.50%
Maturity Date	27-Nov-36	Projected Maturity Value	\$47,254
Last Premium Date	27-Nov-35		

Initial Amount	27-Nov-22	\$20,230
	27-Dec-22	\$20,613
	27-Jan-23	\$20,691
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$0
Cash Benefits Interest Rates		-

Illustration for investment on 27-Nov-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(20,230)			
2023		(545)		
2024		(545)		
2025		(545)		
2026		(545)		
2027		(545)		
2028		(545)		
2029		(545)		
2030		(545)		
2031		(545)		
2032		(545)		
2033		(545)		
2034		(545)		
2035		(545)		
2036				47,254
Total	(20,230)	(7,082)	-	47,254

Invested Amount	Maturity Amount	Annual Returns (%)
(20,230) =>	37,484	6.1%
(545) =>	966	5.9%
(545) =>	924	5.8%
(545) =>	884	5.7%
(545) =>	846	5.5%
(545) =>	810	5.4%
(545) =>	775	5.3%
(545) =>	741	5.2%
(545) =>	710	5.0%
(545) =>	679	4.9%
(545) =>	650	4.8%
(545) =>	622	4.7%
(545) =>	595	4.6%
(545) =>	569	4.5%
(27,312) =>	47,254	



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Policy Type	RP	Next Premium Date	27-Nov-23		27-Jan-23	\$20,691
Issue Date	27-Nov-01	Internal Rate of Return	4.50%	Accumulate Cash Coupons		\$0
Maturity Date	27-Nov-36	Projected Maturity Value	\$47,254	Annual Cash Coupon		\$0
Last Premium Date	27-Nov-35			Cash Benefits Interest Rates		-
<b>Illustration for investment on</b>		<b>27-Nov-22</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>
	2022	2023 to 2035	2036	Total		
Initial Amount	-\$20,230			-\$20,230		
Funds into plan	\$0	-\$7,082		-\$7,082		
Total payments				-\$27,312		
Payout from plan		\$0		\$0		
Maturity Value			\$47,254	\$47,254		
Projected Gain				\$19,942		
% Gain vs Total Payments				73.0%		

#### Cash Coupon

This Plan has no Yearly Cash Coupon.

#### Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$23965 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.