



TES ID Number	P3245	Net Annual Premium	\$4,584
Policy Number	42163762	Duration to Maturity	12 yrs 2 mths
Policy Type	RP	Next Premium Date	29-Jan-23
Issue Date	29-Jan-10	Internal Rate of Return	4.40%
Maturity Date	29-Jan-35	Projected Maturity Value	\$191,802
Last Premium Date	29-Jan-34		

Initial Amount	29-Nov-22	\$69,980
	29-Dec-22	\$70,230
	29-Jan-23	\$75,070

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

Illustration for investment on 29-Nov-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(69,980)			
2023		(4,584)		
2024		(4,584)		
2025		(4,584)		
2026		(4,584)		
2027		(4,584)		
2028		(4,584)		
2029		(4,584)		
2030		(4,584)		
2031		(4,584)		
2032		(4,584)		
2033		(4,584)		
2034		(4,584)		
2035				191,802
Total	(69,980)	(55,008)	-	191,802

Invested Amount	Maturity Amount	Annual Returns (%)
(69,980) =>	118,223	5.7%
(4,584) =>	7,685	5.6%
(4,584) =>	7,361	5.5%
(4,584) =>	7,050	5.4%
(4,584) =>	6,753	5.3%
(4,584) =>	6,469	5.1%
(4,584) =>	6,197	5.0%
(4,584) =>	5,935	4.9%
(4,584) =>	5,685	4.8%
(4,584) =>	5,446	4.7%
(4,584) =>	5,216	4.6%
(4,584) =>	4,996	4.5%
(4,584) =>	4,786	4.4%
(124,988) =>	191,802	



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Policy Type	RP	Next Premium Date	29-Jan-23		29-Jan-23	\$75,070
Issue Date	29-Jan-10	Internal Rate of Return	4.40%	Accumulate Cash Coupons		\$0
Maturity Date	29-Jan-35	Projected Maturity Value	\$191,802	Annual Cash Coupon		\$0
Last Premium Date	29-Jan-34			Cash Benefits Interest Rates		-
Illustration for investment on		29-Nov-22		Invested	Maturity	Annual
	2022	2023 to 2034	2035	Total		
Initial Amount	(\$69,980)			(\$69,980)		
Funds into plan	\$0	(\$55,008)		(\$55,008)		
Total payments				(\$124,988)		
Payout from plan		\$0		\$0		
Maturity Value			\$191,802	\$191,802		
Projected Gain				\$66,814		
% Gain vs Total Payments				53.5%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$107269 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.