



TES ID Number	G2607	Net Annual Premium	\$2,270
Policy Number	0201296328	Duration to Maturity	16 yrs 11 mths
Policy Type	RP	Next Premium Date	6-Nov-23
Issue Date	6-Nov-14	Internal Rate of Return	4.60%
Maturity Date	6-Nov-39	Projected Maturity Value	\$95,041
Last Premium Date	6-Nov-38		

Initial Amount	6-Dec-22	\$18,983
	6-Jan-23	\$19,055
	6-Feb-23	\$19,130
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$0
Cash Benefits Interest Rates		-

Illustration for investment on 6-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(18,983)			
2023		(2,270)		
2024		(2,270)		
2025		(2,270)		
2026		(2,270)		
2027		(2,270)		
2028		(2,270)		
2029		(2,270)		
2030		(2,270)		
2031		(2,270)		
2032		(2,270)		
2033		(2,270)		
2034		(2,270)		
2035		(2,270)		
2036		(2,270)		
2037		(2,270)		
2038		(2,270)		
2039				95,041
Total	(18,983)	(36,320)	-	95,041

Invested Amount	Maturity Amount	Annual Returns (%)
(18,983) =>	40,661	6.8%
(2,270) =>	4,662	6.6%
(2,270) =>	4,456	6.4%
(2,270) =>	4,260	6.3%
(2,270) =>	4,073	6.1%
(2,270) =>	3,894	6.0%
(2,270) =>	3,722	5.8%
(2,270) =>	3,559	5.7%
(2,270) =>	3,402	5.5%
(2,270) =>	3,253	5.4%
(2,270) =>	3,110	5.3%
(2,270) =>	2,973	5.2%
(2,270) =>	2,842	5.0%
(2,270) =>	2,717	4.9%
(2,270) =>	2,598	4.8%
(2,270) =>	2,483	4.7%
(2,270) =>	2,374	4.6%
(55,303) =>	95,041	



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Policy Type	RP	Next Premium Date	6-Nov-23		6-Feb-23	\$19,130
Issue Date	6-Nov-14	Internal Rate of Return	4.60%	Accumulate Cash Coupons		\$0
Maturity Date	6-Nov-39	Projected Maturity Value	\$95,041	Annual Cash Coupon		\$0
Last Premium Date	6-Nov-38			Cash Benefits Interest Rates		-
Illustration for investment on		6-Dec-22		Invested	Maturity	Annual
	2022	2023 to 2038	2039	Total		
Initial Amount	(\$18,983)			(\$18,983)		
Funds into plan	\$0	(\$36,320)		(\$36,320)		
Total payments				(\$55,303)		
Payout from plan		\$0		\$0		
Maturity Value			\$95,041	\$95,041		
Projected Gain				\$39,738		
% Gain vs Total Payments				71.9%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$56613.02 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.