



TES ID Number	G2620	Net Annual Premium	\$3,143
Policy Number	0200319164	Duration to Maturity	20 yrs 11 mths
Policy Type	RP	Next Premium Date	21-Nov-23
Issue Date	21-Nov-13	Internal Rate of Return	4.60%
Maturity Date	21-Nov-43	Projected Maturity Value	\$182,040
Last Premium Date	21-Nov-42		

Initial Amount	21-Dec-22	\$30,345
	21-Jan-23	\$30,465
	21-Feb-23	\$30,573

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	(30,345)			
2023		(3,143)		
2024		(3,143)		
2025		(3,143)		
2026		(3,143)		
2027		(3,143)		
2028		(3,143)		
2029		(3,143)		
2030		(3,143)		
2031		(3,143)		
2032		(3,143)		
2033		(3,143)		
2034		(3,143)		
2035		(3,143)		
2036		(3,143)		
2037		(3,143)		
2038		(3,143)		
2039		(3,143)		
2040		(3,143)		
2041		(3,143)		
2042		(3,143)		
2043				182,040
Total	(30,345)	(62,856)	-	182,040

Invested Amount	Maturity Amount	Annual Returns (%)
(30,345) =>	77,828	7.5%
(3,143) =>	7,726	7.3%
(3,143) =>	7,386	7.1%
(3,143) =>	7,061	6.9%
(3,143) =>	6,751	6.8%
(3,143) =>	6,454	6.6%
(3,143) =>	6,170	6.4%
(3,143) =>	5,898	6.3%
(3,143) =>	5,639	6.1%
(3,143) =>	5,391	6.0%
(3,143) =>	5,154	5.8%
(3,143) =>	4,927	5.7%
(3,143) =>	4,711	5.5%
(3,143) =>	4,504	5.4%
(3,143) =>	4,305	5.3%
(3,143) =>	4,116	5.2%
(3,143) =>	3,935	5.0%
(3,143) =>	3,762	4.9%
(3,143) =>	3,596	4.8%
(3,143) =>	3,438	4.7%
(3,143) =>	3,287	4.6%
(93,201) =>	182,040	



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Policy Type	RP	Next Premium Date	21-Nov-23		21-Feb-23	\$30,573
Issue Date	21-Nov-13	Internal Rate of Return	4.60%	Accumulate Cash Coupons		\$0
Maturity Date	21-Nov-43	Projected Maturity Value	\$182,040	Annual Cash Coupon		\$0
Last Premium Date	21-Nov-42			Cash Benefits Interest Rates		-
Illustration for investment on		21-Dec-22		Invested	Maturity	Annual

	2022	2023 to 2042	2043	Total
Initial Amount	(\$30,345)			(\$30,345)
Funds into plan	\$0	(\$62,856)		(\$62,856)
Total payments				(\$93,201)
Payout from plan		\$0		\$0
Maturity Value			\$182,040	\$182,040
Projected Gain				\$88,839
% Gain vs Total Payments				95.3%

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$97027.71 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.