



TES ID Number	P3409	Next Net Premium	\$2,130
Policy Number	24749309	Duration to Maturity	22 yrs 10 mths
Policy Type	RP	Next Premium Date	11-Oct-23
Issue Date	11-Oct-00	Internal Rate of Return	4.60%
Maturity Date	11-Oct-45	Projected Maturity Value	\$326,076
Last Premium Date	11-Oct-44		

Initial Amount	11-Dec-22	\$87,400
	11-Jan-23	\$87,730
	11-Feb-23	\$90,380
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$0
Cash Benefits Interest Rates		-

Illustration for investment on 11-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(87,400)			
2023		(2,130)		
2024		(2,130)		
2025		(2,130)		
2026		(2,130)		
2027		(2,130)		
2028		(2,130)		
2029		(2,130)		
2030		(2,130)		
2031		(2,130)		
2032		(2,130)		
2033		(2,130)		
2034		(2,130)		
2035		(2,130)		
2036		(2,130)		
2037		(2,130)		
2038		(2,130)		
2039		(2,130)		
2040		(2,130)		
2041		(2,130)		
2042		(2,130)		
2043		(2,130)		
2044		(2,130)		

Invested Amount	Maturity Amount	Annual Returns (%)
(87,400) =>	244,241	7.9%
(2,130) =>	5,729	7.7%
(2,130) =>	5,476	7.5%
(2,130) =>	5,236	7.3%
(2,130) =>	5,006	7.1%
(2,130) =>	4,786	6.9%
(2,130) =>	4,575	6.8%
(2,130) =>	4,374	6.6%
(2,130) =>	4,182	6.4%
(2,130) =>	3,998	6.3%
(2,130) =>	3,822	6.1%
(2,130) =>	3,654	6.0%
(2,130) =>	3,493	5.8%
(2,130) =>	3,340	5.7%
(2,130) =>	3,193	5.5%
(2,130) =>	3,052	5.4%
(2,130) =>	2,918	5.3%
(2,130) =>	2,790	5.2%
(2,130) =>	2,667	5.0%
(2,130) =>	2,550	4.9%
(2,130) =>	2,438	4.8%
(2,130) =>	2,331	4.7%
(2,130) =>	2,228	4.6%



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Policy Number	24749309	Duration to Maturity	22 yrs 10 mths		11-Jan-23	\$87,730
Policy Type	RP	Next Premium Date	11-Oct-23		11-Feb-23	\$90,380
Issue Date	11-Oct-00	Internal Rate of Return	4.60%	Accumulate Cash Coupons		\$0
Maturity Date	11-Oct-45	Projected Maturity Value	\$326,076	Next Cash Coupon		\$0
Last Premium Date	11-Oct-44			Cash Benefits Interest Rates		-
Illustration for investment on		11-Dec-22		Invested	Maturity	Annual
2045			326,076			
Total	(87,400)	(46,860)	-	(134,260) =>	326,076	

	2022	2023 to 2044	2045	Total
Initial Amount	(\$87,400)			(\$87,400)
Funds into plan	\$0	(\$46,860)		(\$46,860)
Total payments				(\$134,260)
Payout from plan		\$0		\$0
Maturity Value			\$326,076	\$326,076
Projected Gain				\$191,816
% Gain vs Total Payments				142.9%

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$133758 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.