



TES ID Number	P3423	Net Annual Premium	\$1,187
Policy Number	46660497	Duration to Maturity	8 yrs 8 mths
Policy Type	RP	Next Premium Date	18-Aug-23
Issue Date	18-Aug-11	Internal Rate of Return	4.30%
Maturity Date	18-Aug-31	Projected Maturity Value	\$31,983
Last Premium Date	18-Aug-30		

Initial Amount	18-Dec-22	\$14,195
	18-Jan-23	\$14,245
	18-Feb-23	\$14,297

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

Illustration for investment on 18-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(14,195)			
2023		(1,187)		
2024		(1,187)		
2025		(1,187)		
2026		(1,187)		
2027		(1,187)		
2028		(1,187)		
2029		(1,187)		
2030		(1,187)		
2031				31,983
Total	(14,195)	(9,498)	-	31,983

Invested Amount	Maturity Amount	Annual Returns (%)
(14,195) =>	20,450	5.1%
(1,187) =>	1,663	5.0%
(1,187) =>	1,594	4.9%
(1,187) =>	1,528	4.8%
(1,187) =>	1,465	4.7%
(1,187) =>	1,405	4.6%
(1,187) =>	1,347	4.5%
(1,187) =>	1,292	4.4%
(1,187) =>	1,238	4.3%
(23,693) =>	31,983	



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Policy Type	RP	Next Premium Date	18-Aug-23		18-Feb-23	\$14,297
Issue Date	18-Aug-11	Internal Rate of Return	4.30%	Accumulate Cash Coupons		\$0
Maturity Date	18-Aug-31	Projected Maturity Value	\$31,983	Annual Cash Coupon		\$0
Last Premium Date	18-Aug-30			Cash Benefits Interest Rates		-
<b>Illustration for investment on</b>		<b>18-Dec-22</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>
	2022	2023 to 2030	2031	Total		
Initial Amount	(\$14,195)			(\$14,195)		
Funds into plan	\$0	(\$9,498)		(\$9,498)		
Total payments				(\$23,693)		
Payout from plan		\$0		\$0		
<b>Maturity Value</b>			<b>\$31,983</b>	<b>\$31,983</b>		
<b>Projected Gain</b>				<b>\$8,290</b>		
<b>% Gain vs Total Payments</b>				<b>35.0%</b>		

#### Cash Coupon

This Plan has no Yearly Cash Coupon.

#### Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$20381 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.