



TES ID Number	P3442	Net Annual Premium	\$1,186
Policy Number	32397193	Duration to Maturity	9 yrs 1 mths
Policy Type	RP	Next Premium Date	9-Jan-23
Issue Date	9-Jan-07	Internal Rate of Return	4.30%
Maturity Date	9-Jan-32	Projected Maturity Value	\$49,692
Last Premium Date	9-Jan-31		

Initial Amount	9-Dec-22	\$24,854
	9-Jan-23	\$26,128
	9-Feb-23	\$26,484
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$0
Cash Benefits Interest Rates		-

Illustration for investment on 9-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(24,854)			
2023		(1,186)		
2024		(1,186)		
2025		(1,186)		
2026		(1,186)		
2027		(1,186)		
2028		(1,186)		
2029		(1,186)		
2030		(1,186)		
2031		(1,186)		
2032				49,692
Total	(24,854)	(10,670)	-	49,692

Invested Amount	Maturity Amount	Annual Returns (%)
(24,854) =>	36,444	5.1%
(1,186) =>	1,732	5.1%
(1,186) =>	1,660	5.0%
(1,186) =>	1,592	4.9%
(1,186) =>	1,526	4.8%
(1,186) =>	1,463	4.7%
(1,186) =>	1,403	4.6%
(1,186) =>	1,345	4.5%
(1,186) =>	1,290	4.4%
(1,186) =>	1,237	4.3%
(35,524) =>	49,692	



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Policy Type	RP	Next Premium Date	9-Jan-23		9-Feb-23	\$26,484
Issue Date	9-Jan-07	Internal Rate of Return	4.30%	Accumulate Cash Coupons		\$0
Maturity Date	9-Jan-32	Projected Maturity Value	\$49,692	Annual Cash Coupon		\$0
Last Premium Date	9-Jan-31			Cash Benefits Interest Rates		-
Illustration for investment on		9-Dec-22		Invested	Maturity	Annual
	2022	2023 to 2031	2032	Total		
Initial Amount	(\$24,854)			(\$24,854)		
Funds into plan	\$0	(\$10,670)		(\$10,670)		
Total payments				(\$35,524)		
Payout from plan		\$0		\$0		
Maturity Value			\$49,692	\$49,692		
Projected Gain				\$14,168		
% Gain vs Total Payments				39.9%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$30060 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.