



TES ID Number	G2652	Net Annual Premium	\$1,159
Policy Number	0202089848	Duration to Maturity	12 yrs 9 mths
Policy Type	RP	Next Premium Date	23-Aug-23
Issue Date	23-Aug-15	Internal Rate of Return	4.40%
Maturity Date	23-Aug-35	Projected Maturity Value	\$31,729
Last Premium Date	23-Aug-34		

Initial Amount	23-Nov-22	\$7,576
	23-Dec-22	\$7,603
	23-Jan-23	\$7,631
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$0
Cash Benefits Interest Rates		-

Illustration for investment on 23-Nov-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(7,576)			
2023		(1,159)		
2024		(1,159)		
2025		(1,159)		
2026		(1,159)		
2027		(1,159)		
2028		(1,159)		
2029		(1,159)		
2030		(1,159)		
2031		(1,159)		
2032		(1,159)		
2033		(1,159)		
2034		(1,159)		
2035				31,729
Total	(7,576)	(13,908)	-	31,729

Invested Amount	Maturity Amount	Annual Returns (%)
(7,576) =>	13,126	5.7%
(1,159) =>	1,943	5.6%
(1,159) =>	1,861	5.5%
(1,159) =>	1,783	5.4%
(1,159) =>	1,708	5.3%
(1,159) =>	1,636	5.1%
(1,159) =>	1,567	5.0%
(1,159) =>	1,501	4.9%
(1,159) =>	1,437	4.8%
(1,159) =>	1,377	4.7%
(1,159) =>	1,319	4.6%
(1,159) =>	1,263	4.5%
(1,159) =>	1,210	4.4%
(21,484) =>	31,729	



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Policy Type	RP	Next Premium Date	23-Aug-23		23-Jan-23	\$7,631
Issue Date	23-Aug-15	Internal Rate of Return	4.40%	Accumulate Cash Coupons		\$0
Maturity Date	23-Aug-35	Projected Maturity Value	\$31,729	Annual Cash Coupon		\$0
Last Premium Date	23-Aug-34			Cash Benefits Interest Rates		-
Illustration for investment on		23-Nov-22		Invested	Maturity	Annual
	2022	2023 to 2034	2035	Total		
Initial Amount	(\$7,576)			(\$7,576)		
Funds into plan	\$0	(\$13,908)		(\$13,908)		
Total payments				(\$21,484)		
Payout from plan		\$0		\$0		
Maturity Value			\$31,729	\$31,729		
Projected Gain				\$10,245		
% Gain vs Total Payments				47.7%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$21142.93 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.