



TES ID Number	G2662	Next Net Premium	\$2,405
Policy Number	0202554035	Duration to Maturity	18 yrs 0 mths
Policy Type	RP	Next Premium Date	26-Nov-23
Issue Date	26-Nov-15	Internal Rate of Return	4.60%
Maturity Date	26-Nov-40	Projected Maturity Value	\$100,173
Last Premium Date	26-Nov-39		

Initial Amount	26-Nov-22	\$16,620
	26-Dec-22	\$16,680
	26-Jan-23	\$16,745
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$0
Cash Benefits Interest Rates		-

Illustration for investment on 26-Nov-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(16,620)			
2023		(2,405)		
2024		(2,405)		
2025		(2,405)		
2026		(2,405)		
2027		(2,405)		
2028		(2,405)		
2029		(2,405)		
2030		(2,405)		
2031		(2,405)		
2032		(2,405)		
2033		(2,405)		
2034		(2,405)		
2035		(2,405)		
2036		(2,405)		
2037		(2,405)		
2038		(2,405)		
2039		(2,405)		
2040				100,173
Total	(16,620)	(40,888)	-	100,173

Invested Amount	Maturity Amount	Annual Returns (%)
(16,620) =>	37,384	6.9%
(2,405) =>	5,167	6.8%
(2,405) =>	4,939	6.6%
(2,405) =>	4,722	6.4%
(2,405) =>	4,515	6.3%
(2,405) =>	4,316	6.1%
(2,405) =>	4,126	6.0%
(2,405) =>	3,945	5.8%
(2,405) =>	3,771	5.7%
(2,405) =>	3,606	5.5%
(2,405) =>	3,447	5.4%
(2,405) =>	3,295	5.3%
(2,405) =>	3,150	5.2%
(2,405) =>	3,012	5.0%
(2,405) =>	2,879	4.9%
(2,405) =>	2,753	4.8%
(2,405) =>	2,632	4.7%
(2,405) =>	2,516	4.6%
(57,508) =>	100,173	



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Issue Date	26-Nov-15	Internal Rate of Return	4.60%	Accumulate Cash Coupons		\$0
Maturity Date	26-Nov-40	Projected Maturity Value	\$100,173	Next Cash Coupon		\$0
Last Premium Date	26-Nov-39			Cash Benefits Interest Rates		-
<b>Illustration for investment on</b>		<b>26-Nov-22</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>
	2022	2023 to 2039	2040	Total		
Initial Amount	(\$16,620)			(\$16,620)		
Funds into plan	\$0	(\$40,888)		(\$40,888)		
Total payments				(\$57,508)		
Payout from plan		\$0		\$0		
<b>Maturity Value</b>			<b>\$100,173</b>	<b>\$100,173</b>		
<b>Projected Gain</b>				<b>\$42,665</b>		
<b>% Gain vs Total Payments</b>				<b>74.2%</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 \$59200.15 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.