



TES ID Number	S1058	Net Annual Premium	\$5,844
Policy Number	80362822	Duration to Maturity	10 yrs 11 mths
Policy Type	RP	Next Premium Date	16-Nov-23
Issue Date	16-Nov-18	Internal Rate of Return	4.30%
Maturity Date	16-Nov-33	Projected Maturity Value	\$111,149
Last Premium Date	16-Nov-32		

Initial Amount	16-Dec-22	\$23,315
	16-Jan-23	\$23,400
	16-Feb-23	\$23,480

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

Illustration for investment on 16-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(23,315)			
2023		(5,844)		
2024		(5,844)		
2025		(5,844)		
2026		(5,844)		
2027		(5,844)		
2028		(5,844)		
2029		(5,844)		
2030		(5,844)		
2031		(5,844)		
2032		(5,844)		
2033				111,149
Total	(23,315)	(58,438)	-	111,149

Invested Amount	Maturity Amount	Annual Returns (%)
(23,315) =>	36,945	5.4%
(5,844) =>	8,903	5.2%
(5,844) =>	8,536	5.1%
(5,844) =>	8,184	5.0%
(5,844) =>	7,847	4.9%
(5,844) =>	7,523	4.8%
(5,844) =>	7,213	4.7%
(5,844) =>	6,916	4.6%
(5,844) =>	6,631	4.5%
(5,844) =>	6,357	4.4%
(5,844) =>	6,095	4.3%
(81,753) =>	111,149	



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Policy Type	RP	Next Premium Date	16-Nov-23		16-Feb-23	\$23,480
Issue Date	16-Nov-18	Internal Rate of Return	4.30%	Accumulate Cash Coupons		\$0
Maturity Date	16-Nov-33	Projected Maturity Value	\$111,149	Annual Cash Coupon		\$0
Last Premium Date	16-Nov-32			Cash Benefits Interest Rates		-
Illustration for investment on		16-Dec-22		Invested	Maturity	Annual
	2022	2023 to 2032	2033	Total		
Initial Amount	(\$23,315)			(\$23,315)		
Funds into plan	\$0	(\$58,438)		(\$58,438)		
Total payments				(\$81,753)		
Payout from plan		\$0		\$0		
Maturity Value			\$111,149	\$111,149		
Projected Gain				\$29,397		
% Gain vs Total Payments				36.0%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$93500 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.