



TES ID Number	P3490	Net Annual Premium	\$2,663
Policy Number	54605527	Duration to Maturity	16 yrs 2 mths
Policy Type	RP	Next Premium Date	14-Feb-23
Issue Date	14-Feb-14	Internal Rate of Return	4.60%
Maturity Date	14-Feb-39	Projected Maturity Value	\$109,477
Last Premium Date	14-Feb-38		

Initial Amount	14-Dec-22	\$22,050
	14-Jan-23	\$22,135
	14-Feb-23	\$24,885

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

Illustration for investment on 14-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(22,050)			
2023		(2,663)		
2024		(2,663)		
2025		(2,663)		
2026		(2,663)		
2027		(2,663)		
2028		(2,663)		
2029		(2,663)		
2030		(2,663)		
2031		(2,663)		
2032		(2,663)		
2033		(2,663)		
2034		(2,663)		
2035		(2,663)		
2036		(2,663)		
2037		(2,663)		
2038		(2,663)		
2039				109,477
Total	(22,050)	(42,614)	-	109,477

Invested Amount	Maturity Amount	Annual Returns (%)
(22,050) =>	45,670	6.6%
(2,663) =>	5,470	6.6%
(2,663) =>	5,229	6.4%
(2,663) =>	4,999	6.3%
(2,663) =>	4,779	6.1%
(2,663) =>	4,569	6.0%
(2,663) =>	4,368	5.8%
(2,663) =>	4,176	5.7%
(2,663) =>	3,992	5.5%
(2,663) =>	3,817	5.4%
(2,663) =>	3,649	5.3%
(2,663) =>	3,488	5.2%
(2,663) =>	3,335	5.0%
(2,663) =>	3,188	4.9%
(2,663) =>	3,048	4.8%
(2,663) =>	2,914	4.7%
(2,663) =>	2,786	4.6%
(64,664) =>	109,477	



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Policy Type	RP	Next Premium Date	14-Feb-23		14-Feb-23	\$24,885
Issue Date	14-Feb-14	Internal Rate of Return	4.60%	Accumulate Cash Coupons		\$0
Maturity Date	14-Feb-39	Projected Maturity Value	\$109,477	Annual Cash Coupon		\$0
Last Premium Date	14-Feb-38			Cash Benefits Interest Rates		-
Illustration for investment on		14-Dec-22		Invested	Maturity	Annual
	2022	2023 to 2038	2039	Total		
Initial Amount	(\$22,050)			(\$22,050)		
Funds into plan	\$0	(\$42,614)		(\$42,614)		
Total payments				(\$64,664)		
Payout from plan		\$0		\$0		
Maturity Value			\$109,477	\$109,477		
Projected Gain				\$44,813		
% Gain vs Total Payments				69.3%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$60038 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.