



TES ID Number	N2203	Next Net Premium	\$1,900
Policy Number	1805457819	Duration to Maturity	10 yrs 0 mths
Policy Type	RP	Next Premium Date	12-Dec-23
Issue Date	12-Dec-12	Internal Rate of Return	4.30%
Maturity Date	11-Dec-32	Projected Maturity Value	\$65,804
Last Premium Date	12-Dec-31		

Initial Amount	12-Dec-22	\$29,245
	12-Jan-23	\$29,348
	12-Feb-23	\$29,451
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$0
Cash Benefits Interest Rates		-

Illustration for investment on 12-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(29,245)			
2023		(1,900)		
2024		(1,900)		
2025		(1,900)		
2026		(1,900)		
2027		(1,900)		
2028		(1,900)		
2029		(1,900)		
2030		(1,900)		
2031		(1,900)		
2032				65,804
Total	(29,245)	(17,100)	-	65,804

Invested Amount	Maturity Amount	Annual Returns (%)
(29,245) =>	44,572	5.2%
(1,900) =>	2,775	5.1%
(1,900) =>	2,661	5.0%
(1,900) =>	2,551	4.9%
(1,900) =>	2,446	4.8%
(1,900) =>	2,345	4.7%
(1,900) =>	2,248	4.6%
(1,900) =>	2,156	4.5%
(1,900) =>	2,067	4.4%
(1,900) =>	1,982	4.3%
(46,345) =>	65,804	



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Policy Number	1805457819	Duration to Maturity	10 yrs 0 mths		12-Jan-23	\$29,348
Policy Type	RP	Next Premium Date	12-Dec-23		12-Feb-23	\$29,451
Issue Date	12-Dec-12	Internal Rate of Return	4.30%	Accumulate Cash Coupons		\$0
Maturity Date	11-Dec-32	Projected Maturity Value	\$65,804	Next Cash Coupon		\$0
Last Premium Date	12-Dec-31			Cash Benefits Interest Rates		-
<b>Illustration for investment on</b>		<b>12-Dec-22</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>
	2022	2023 to 2031	2032	Total		
Initial Amount	(\$29,245)			(\$29,245)		
Funds into plan	\$0	(\$17,100)		(\$17,100)		
Total payments				(\$46,345)		
Payout from plan		\$0		\$0		
<b>Maturity Value</b>			<b>\$65,804</b>	<b>\$65,804</b>		
<b>Projected Gain</b>				<b>\$19,459</b>		
<b>% Gain vs Total Payments</b>				<b>42.0%</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 \$45908 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.