



TES ID Number	G2674	Next Net Premium	\$6,001
Policy Number	0074063968	Duration to Maturity	15 yrs 1 mths
Policy Type	RP	Next Premium Date	26-Dec-22
Issue Date	26-Dec-12	Internal Rate of Return	4.60%
Maturity Date	26-Dec-37	Projected Maturity Value	\$265,393
Last Premium Date	26-Dec-36		

Initial Amount	26-Nov-22	\$67,920
	26-Dec-22	\$74,180
	26-Jan-23	\$74,460

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	(67,920)			
2022		(6,001)		
2023		(6,001)		
2024		(6,001)		
2025		(6,001)		
2026		(6,001)		
2027		(6,001)		
2028		(6,001)		
2029		(6,001)		
2030		(6,001)		
2031		(6,001)		
2032		(6,001)		
2033		(6,001)		
2034		(6,001)		
2035		(6,001)		
2036		(6,001)		
2037				265,393
Total	(67,920)	(90,019)	-	265,393

Invested Amount	Maturity Amount	Annual Returns (%)
(67,920) =>	133,941	6.4%
(6,001) =>	11,782	6.4%
(6,001) =>	11,265	6.3%
(6,001) =>	10,768	6.1%
(6,001) =>	10,295	6.0%
(6,001) =>	9,843	5.8%
(6,001) =>	9,410	5.7%
(6,001) =>	8,995	5.5%
(6,001) =>	8,600	5.4%
(6,001) =>	8,222	5.3%
(6,001) =>	7,861	5.2%
(6,001) =>	7,514	5.0%
(6,001) =>	7,184	4.9%
(6,001) =>	6,868	4.8%
(6,001) =>	6,566	4.7%
(6,001) =>	6,277	4.6%
(157,939) =>	265,393	



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Policy Type	RP	Next Premium Date	26-Dec-22		26-Jan-23	\$74,460
Issue Date	26-Dec-12	Internal Rate of Return	4.60%	Accumulate Cash Coupons		\$0
Maturity Date	26-Dec-37	Projected Maturity Value	\$265,393	Next Cash Coupon		\$0
Last Premium Date	26-Dec-36			Cash Benefits Interest Rates		-
Illustration for investment on		26-Nov-22		Invested	Maturity	Annual
	2022	2023 to 2036	2037	Total		
Initial Amount	(\$67,920)			(\$67,920)		
Funds into plan	(\$6,001)	(\$84,018)		(\$90,019)		
Total payments				(\$157,939)		
Payout from plan		\$0		\$0		
Maturity Value			\$265,393	\$265,393		
Projected Gain				\$107,454		
% Gain vs Total Payments				68.0%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$135320.03 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.