



TES ID Number	T4559
Policy Number	00115186
Policy Type	RP
Issue Date	15-Jul-09
Maturity Date	15-Jul-29
Last Premium Date	15-Jul-28

Net Annual Premium	\$2,262
Duration to Maturity	6 yrs 7 mths
Next Premium Date	15-Jul-23
Internal Rate of Return	4.30%
Projected Maturity Value	\$66,145

Initial Amount	15-Dec-22	\$38,175
	15-Jan-23	\$38,313
	15-Feb-23	\$38,450

Accumulate Cash Coupons	\$0
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Annual Cash Coupon	\$0
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Cash Benefits Interest Rates	-
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Illustration for investment on 15-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(38,175)			
2023		(2,262)		
2024		(2,262)		
2025		(2,262)		
2026		(2,262)		
2027		(2,262)		
2028		(2,262)		
2029				66,145
Total	(38,175)	(13,573)	-	66,145

Invested Amount	Maturity Amount	Annual Returns (%)
(38,175) =>	50,376	4.9%
(2,262) =>	2,912	4.8%
(2,262) =>	2,792	4.7%
(2,262) =>	2,677	4.6%
(2,262) =>	2,567	4.5%
(2,262) =>	2,461	4.4%
(2,262) =>	2,359	4.3%
(51,748) =>	66,145	



TES ID Number	T4559	Net Annual Premium	\$2,262	Initial Amount	15-Dec-22	\$38,175
Policy Number	00115186	Duration to Maturity	6 yrs 7 mths		15-Jan-23	\$38,313
Policy Type	RP	Next Premium Date	15-Jul-23		15-Feb-23	\$38,450
Issue Date	15-Jul-09	Internal Rate of Return	4.30%	Accumulate Cash Coupons		\$0
Maturity Date	15-Jul-29	Projected Maturity Value	\$66,145	Annual Cash Coupon		\$0
Last Premium Date	15-Jul-28			Cash Benefits Interest Rates		-
<b>Illustration for investment on</b>		<b>15-Dec-22</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>
	2022	2023 to 2028	2029	Total		
Initial Amount	(\$38,175)			(\$38,175)		
Funds into plan	\$0	(\$13,573)		(\$13,573)		
Total payments				(\$51,748)		
Payout from plan		\$0		\$0		
Maturity Value			\$66,145	\$66,145		
Projected Gain				\$14,397		
% Gain vs Total Payments				27.8%		

#### Cash Coupon

This Plan has no Yearly Cash Coupon.

#### Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$47000 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.