



TES ID Number	AV1041
Policy Number	05504605
Policy Type	SP
Issue Date	28-Oct-13
Maturity Date	28-Oct-30
Last Premium Date	28-Oct-20

Next Net Premium	\$0
Duration to Maturity	9 yrs 6 mths
Next Premium Date	Not Applicable
Internal Rate of Return	3.90%
Projected Maturity Value	\$140,647

Initial Amount	28-Apr-21	\$97,760
	28-May-21	\$98,070
	28-Jun-21	\$98,390

Accumulate Cash Coupons	\$0
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Next Cash Coupon	\$0
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Cash Benefits Interest Rates	-
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Illustration for investment on 28-Apr-21

Date	Initial	Premiums	Cashback	Maturity
2021	(97,760)			
2021				
2022				
2023				
2024				
2025				
2026				
2027				
2028				
2029				
2030				140,647
Total	(97,760)	-	-	140,647

Invested Amount	Maturity Amount	Annual Returns (%)
(97,760) =>	140,647	4.6%

(97,760) =>	140,647	
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TES ID Number	AV1041	Next Net Premium	\$0	Initial Amount	28-Apr-21	\$97,760
Policy Number	05504605	Duration to Maturity	9 yrs 6 mths		28-May-21	\$98,070
Policy Type	SP	Next Premium Date	Not Applicable		28-Jun-21	\$98,390
Issue Date	28-Oct-13	Internal Rate of Return	3.90%	Accumulate Cash Coupons		\$0
Maturity Date	28-Oct-30	Projected Maturity Value	\$140,647	Next Cash Coupon		\$0
Last Premium Date	28-Oct-20			Cash Benefits Interest Rates		-
Illustration for investment on		28-Apr-21		Invested	Maturity	Annual
	2021	2022	2030	Total		
Initial Amount	-\$97,760			-\$97,760		
Funds into plan	\$0	\$0		\$0		
Total payments				-\$97,760		
Payout from plan		\$0		\$0		
Maturity Value			\$140,647	\$140,647		
Projected Gain				\$42,887		
% Gain vs Total Payments				43.9%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$106348 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.