



TES ID Number	P3631
Policy Number	31305005
Policy Type	RP
Issue Date	5-Oct-06
Maturity Date	5-Oct-31
Last Premium Date	5-Oct-30

Net Annual Premium	\$886
Duration to Maturity	8 yrs 10 mths
Next Premium Date	5-Oct-23
Internal Rate of Return	4.30%
Projected Maturity Value	\$36,809

Initial Amount	5-Dec-22	\$19,436
	5-Jan-23	\$19,505
	5-Feb-23	\$19,575

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 5-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(19,436)			
2023		(886)		
2024		(886)		
2025		(886)		
2026		(886)		
2027		(886)		
2028		(886)		
2029		(886)		
2030		(886)		
2031				36,809
Total	(19,436)	(7,091)	-	36,809

Invested Amount	Maturity Amount	Annual Returns (%)
(19,436) =>	28,199	5.1%
(886) =>	1,241	5.0%
(886) =>	1,190	4.9%
(886) =>	1,141	4.8%
(886) =>	1,094	4.7%
(886) =>	1,049	4.6%
(886) =>	1,006	4.5%
(886) =>	964	4.4%
(886) =>	924	4.3%
(26,527) =>	36,809	



TES ID Number	P3631	Net Annual Premium	\$886	Initial Amount	5-Dec-22	\$19,436
Policy Number	31305005	Duration to Maturity	8 yrs 10 mths		5-Jan-23	\$19,505
Policy Type	RP	Next Premium Date	5-Oct-23		5-Feb-23	\$19,575
Issue Date	5-Oct-06	Internal Rate of Return	4.30%	Accumulate Cash Coupons		\$0
Maturity Date	5-Oct-31	Projected Maturity Value	\$36,809	Annual Cash Coupon		\$0
Last Premium Date	5-Oct-30			Cash Benefits Interest Rates		-
Illustration for investment on		5-Dec-22		Invested	Maturity	Annual
	2022	2023 to 2030	2031	Total		
Initial Amount	-\$19,436			-\$19,436		
Funds into plan	\$0	-\$7,091		-\$7,091		
Total payments				-\$26,527		
Payout from plan		\$0		\$0		
Maturity Value			\$36,809	\$36,809		
Projected Gain				\$10,282		
% Gain vs Total Payments				38.8%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$22697 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.