



TES ID Number	P3716
Policy Number	34564537
Policy Type	RP
Issue Date	6-Dec-07
Maturity Date	6-Dec-32
Last Premium Date	6-Dec-31

Net Annual Premium	\$903
Duration to Maturity	10 yrs 0 mths
Next Premium Date	6-Dec-23
Internal Rate of Return	4.30%
Projected Maturity Value	\$36,809

Initial Amount	6-Dec-22	\$17,528
	6-Jan-23	\$17,592
	6-Feb-23	\$17,654

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 6-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(17,528)			
2023		(903)		
2024		(903)		
2025		(903)		
2026		(903)		
2027		(903)		
2028		(903)		
2029		(903)		
2030		(903)		
2031		(903)		
2032				36,809
Total	(17,528)	(8,129)	-	36,809

Invested Amount	Maturity Amount	Annual Returns (%)
(17,528) =>	26,716	5.2%
(903) =>	1,319	5.1%
(903) =>	1,265	5.0%
(903) =>	1,213	4.9%
(903) =>	1,163	4.8%
(903) =>	1,115	4.7%
(903) =>	1,069	4.6%
(903) =>	1,025	4.5%
(903) =>	983	4.4%
(903) =>	942	4.3%
(25,657) =>	36,809	



TES ID Number	P3716	Net Annual Premium	\$903	Initial Amount	6-Dec-22	\$17,528
Policy Number	34564537	Duration to Maturity	10 yrs 0 mths		6-Jan-23	\$17,592
Policy Type	RP	Next Premium Date	6-Dec-23		6-Feb-23	\$17,654
Issue Date	6-Dec-07	Internal Rate of Return	4.30%	Accumulate Cash Coupons		\$0
Maturity Date	6-Dec-32	Projected Maturity Value	\$36,809	Annual Cash Coupon		\$0
Last Premium Date	6-Dec-31			Cash Benefits Interest Rates		-
<b>Illustration for investment on</b>		<b>6-Dec-22</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>
	2022	2023 to 2031	2032	Total		
Initial Amount	-\$17,528			-\$17,528		
Funds into plan	\$0	-\$8,129		-\$8,129		
Total payments				-\$25,657		
Payout from plan		\$0		\$0		
<b>Maturity Value</b>			<b>\$36,809</b>	<b>\$36,809</b>		
<b>Projected Gain</b>				<b>\$11,152</b>		
<b>% Gain vs Total Payments</b>				<b>43.5%</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 \$22480 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.