



TES ID Number	P3335
Policy Number	22800986
Policy Type	RP
Issue Date	9-Apr-98
Maturity Date	9-Apr-41
Last Premium Date	9-Apr-40

Next Net Premium	\$734
Duration to Maturity	18 yrs 4 mths
Next Premium Date	9-Apr-23
Internal Rate of Return	4.60%
Projected Maturity Value	\$93,236

Initial Amount	9-Dec-22	\$31,743
	9-Jan-23	\$31,863
	9-Feb-23	\$31,985

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 9-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(31,743)			
2023		(734)		
2024		(734)		
2025		(734)		
2026		(734)		
2027		(734)		
2028		(734)		
2029		(734)		
2030		(734)		
2031		(734)		
2032		(734)		
2033		(734)		
2034		(734)		
2035		(734)		
2036		(734)		
2037		(734)		
2038		(734)		
2039		(734)		
2040		(734)		
2041				93,236
Total	(31,743)	(13,203)	-	93,236

Invested Amount	Maturity Amount	Annual Returns (%)
(31,743) =>	72,440	7.0%
(734) =>	1,648	6.9%
(734) =>	1,575	6.8%
(734) =>	1,506	6.6%
(734) =>	1,440	6.4%
(734) =>	1,377	6.3%
(734) =>	1,316	6.1%
(734) =>	1,258	6.0%
(734) =>	1,203	5.8%
(734) =>	1,150	5.7%
(734) =>	1,099	5.5%
(734) =>	1,051	5.4%
(734) =>	1,005	5.3%
(734) =>	961	5.2%
(734) =>	918	5.0%
(734) =>	878	4.9%
(734) =>	839	4.8%
(734) =>	803	4.7%
(734) =>	767	4.6%
(44,946) =>	93,236	



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Policy Number	22800986	Duration to Maturity	18 yrs 4 mths		9-Jan-23	\$31,863
Policy Type	RP	Next Premium Date	9-Apr-23		9-Feb-23	\$31,985
Issue Date	9-Apr-98	Internal Rate of Return	4.60%	Accumulate Cash Coupons		\$0
Maturity Date	9-Apr-41	Projected Maturity Value	\$93,236	Next Cash Coupon		\$0
Last Premium Date	9-Apr-40			Cash Benefits Interest Rates		-
Illustration for investment on		9-Dec-22		Invested	Maturity	Annual
	2022	2023 to 2040	2041	Total		
Initial Amount	(\$31,743)			(\$31,743)		
Funds into plan	\$0	(\$13,203)		(\$13,203)		
Total payments				(\$44,946)		
Payout from plan		\$0		\$0		
Maturity Value			\$93,236	\$93,236		
Projected Gain				\$48,290		
% Gain vs Total Payments				107.4%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$41756 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.