



TES ID Number	P3409
Policy Number	24749309
Policy Type	RP
Issue Date	11-Oct-00
Maturity Date	11-Oct-45
Last Premium Date	11-Oct-44

Next Net Premium	\$2,130
Duration to Maturity	22 yrs 10 mths
Next Premium Date	11-Oct-23
Internal Rate of Return	4.60%
Projected Maturity Value	\$326,076

Initial Amount	11-Dec-22	\$87,400
	11-Jan-23	\$87,730
	11-Feb-23	\$90,380

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 11-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(87,400)			
2023		(2,130)		
2024		(2,130)		
2025		(2,130)		
2026		(2,130)		
2027		(2,130)		
2028		(2,130)		
2029		(2,130)		
2030		(2,130)		
2031		(2,130)		
2032		(2,130)		
2033		(2,130)		
2034		(2,130)		
2035		(2,130)		
2036		(2,130)		
2037		(2,130)		
2038		(2,130)		
2039		(2,130)		
2040		(2,130)		
2041		(2,130)		
2042		(2,130)		
2043		(2,130)		
2044		(2,130)		

Invested Amount	Maturity Amount	Annual Returns (%)
(87,400) =>	244,241	7.9%
(2,130) =>	5,729	7.7%
(2,130) =>	5,476	7.5%
(2,130) =>	5,236	7.3%
(2,130) =>	5,006	7.1%
(2,130) =>	4,786	6.9%
(2,130) =>	4,575	6.8%
(2,130) =>	4,374	6.6%
(2,130) =>	4,182	6.4%
(2,130) =>	3,998	6.3%
(2,130) =>	3,822	6.1%
(2,130) =>	3,654	6.0%
(2,130) =>	3,493	5.8%
(2,130) =>	3,340	5.7%
(2,130) =>	3,193	5.5%
(2,130) =>	3,052	5.4%
(2,130) =>	2,918	5.3%
(2,130) =>	2,790	5.2%
(2,130) =>	2,667	5.0%
(2,130) =>	2,550	4.9%
(2,130) =>	2,438	4.8%
(2,130) =>	2,331	4.7%
(2,130) =>	2,228	4.6%



TES ID Number	P3409	Next Net Premium	\$2,130	Initial Amount	11-Dec-22	\$87,400
Policy Number	24749309	Duration to Maturity	22 yrs 10 mths		11-Jan-23	\$87,730
Policy Type	RP	Next Premium Date	11-Oct-23		11-Feb-23	\$90,380
Issue Date	11-Oct-00	Internal Rate of Return	4.60%	Accumulate Cash Coupons		\$0
Maturity Date	11-Oct-45	Projected Maturity Value	\$326,076	Next Cash Coupon		\$0
Last Premium Date	11-Oct-44			Cash Benefits Interest Rates		-
<b>Illustration for investment on</b>		<b>11-Dec-22</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>
2045			326,076			
Total	(87,400)	(46,860)	-	(134,260) =>	326,076	

	2022	2023 to 2044	2045	Total
Initial Amount	(\$87,400)			(\$87,400)
Funds into plan	\$0	(\$46,860)		(\$46,860)
Total payments				(\$134,260)
Payout from plan		\$0		\$0
<b>Maturity Value</b>			<b>\$326,076</b>	<b>\$326,076</b>
<b>Projected Gain</b>				<b>\$191,816</b>
<b>% Gain vs Total Payments</b>				<b>142.9%</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 \$133758 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.