



TES ID Number	P3524
Policy Number	36512381
Policy Type	RP
Issue Date	27-Dec-08
Maturity Date	27-Dec-33
Last Premium Date	27-Dec-32

Net Annual Premium	\$2,332
Duration to Maturity	11 yrs 0 mths
Next Premium Date	27-Dec-23
Internal Rate of Return	4.40%
Projected Maturity Value	\$95,901

Initial Amount	27-Dec-22	\$41,158
	27-Jan-23	\$41,310
	27-Feb-23	\$41,460

Accumulate Cash Coupons	\$0
Annual Cash Coupon	\$0
Cash Benefits Interest Rates	-

Illustration for investment on 27-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(41,158)			
2023		(2,332)		
2024		(2,332)		
2025		(2,332)		
2026		(2,332)		
2027		(2,332)		
2028		(2,332)		
2029		(2,332)		
2030		(2,332)		
2031		(2,332)		
2032		(2,332)		
2033				95,901
Total	(41,158)	(23,320)	-	95,901

Invested Amount	Maturity Amount	Annual Returns (%)
(41,158) =>	66,122	5.5%
(2,332) =>	3,587	5.4%
(2,332) =>	3,436	5.3%
(2,332) =>	3,291	5.1%
(2,332) =>	3,152	5.0%
(2,332) =>	3,020	4.9%
(2,332) =>	2,892	4.8%
(2,332) =>	2,770	4.7%
(2,332) =>	2,654	4.6%
(2,332) =>	2,542	4.5%
(2,332) =>	2,435	4.4%
(64,478) =>	95,901	



TES ID Number	P3524	Net Annual Premium	\$2,332	Initial Amount	27-Dec-22	\$41,158
Policy Number	36512381	Duration to Maturity	11 yrs 0 mths		27-Jan-23	\$41,310
Policy Type	RP	Next Premium Date	27-Dec-23		27-Feb-23	\$41,460
Issue Date	27-Dec-08	Internal Rate of Return	4.40%	Accumulate Cash Coupons		\$0
Maturity Date	27-Dec-33	Projected Maturity Value	\$95,901	Annual Cash Coupon		\$0
Last Premium Date	27-Dec-32			Cash Benefits Interest Rates		-
Illustration for investment on		27-Dec-22		Invested	Maturity	Annual
	2022	2023 to 2032	2033	Total		
Initial Amount	(\$41,158)			(\$41,158)		
Funds into plan	\$0	(\$23,320)		(\$23,320)		
Total payments				(\$64,478)		
Payout from plan		\$0		\$0		
Maturity Value			\$95,901	\$95,901		
Projected Gain				\$31,423		
% Gain vs Total Payments				48.7%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$55145 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.