



TES ID Number	P3610
Policy Number	42046509
Policy Type	RP
Issue Date	25-Jan-10
Maturity Date	25-Jan-35
Last Premium Date	25-Jan-34

Next Net Premium	\$980
Duration to Maturity	11 yrs 11 mths
Next Premium Date	25-Jan-24
Internal Rate of Return	4.40%
Projected Maturity Value	\$38,360

Initial Amount	25-Feb-23	\$14,527
	25-Mar-23	\$14,575
	25-Apr-23	\$14,630

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

Illustration for investment on 25-Feb-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(14,527)			
2024		(980)		
2025		(980)		
2026		(980)		
2027		(980)		
2028		(980)		
2029		(980)		
2030		(980)		
2031		(980)		
2032		(980)		
2033		(980)		
2034		(980)		
2035				38,360
Total	(14,527)	(10,776)	-	38,360

Invested Amount	Maturity Amount	Annual Returns (%)
(14,527) =>	24,278	5.6%
(980) =>	1,573	5.5%
(980) =>	1,507	5.4%
(980) =>	1,443	5.3%
(980) =>	1,382	5.1%
(980) =>	1,324	5.0%
(980) =>	1,268	4.9%
(980) =>	1,215	4.8%
(980) =>	1,164	4.7%
(980) =>	1,115	4.6%
(980) =>	1,068	4.5%
(980) =>	1,023	4.4%
(25,303) =>	38,360	



TES ID Number	P3610	Next Net Premium	\$980	Initial Amount	25-Feb-23	\$14,527
Policy Number	42046509	Duration to Maturity	11 yrs 11 mths		25-Mar-23	\$14,575
Policy Type	RP	Next Premium Date	25-Jan-24		25-Apr-23	\$14,630
Issue Date	25-Jan-10	Internal Rate of Return	4.40%	Accumulate Cash Coupons		\$0
Maturity Date	25-Jan-35	Projected Maturity Value	\$38,360	Next Cash Coupon		\$0
Last Premium Date	25-Jan-34			Cash Benefits Interest Rates		-
Illustration for investment on		25-Feb-23		Invested	Maturity	Annual
	2023	2024 to 2034	2035	Total		
Initial Amount	-\$14,527			-\$14,527		
Funds into plan	\$0	-\$10,776		-\$10,776		
Total payments				-\$25,303		
Payout from plan		\$0		\$0		
Maturity Value			\$38,360	\$38,360		
Projected Gain				\$13,057		
% Gain vs Total Payments				51.6%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$21852 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.