



TES ID Number	P3772
Policy Number	31352931
Policy Type	RP
Issue Date	7-May-06
Maturity Date	7-May-38
Last Premium Date	7-May-37

Next Net Premium	\$1,520
Duration to Maturity	15 yrs 2 mths
Next Premium Date	7-May-23
Internal Rate of Return	4.60%
Projected Maturity Value	\$108,865

Initial Amount	7-Mar-23	\$38,190
	7-Apr-23	\$38,330
	7-May-23	\$39,990

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 7-Mar-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(38,190)			
2023		(1,520)		
2024		(1,520)		
2025		(1,520)		
2026		(1,520)		
2027		(1,520)		
2028		(1,520)		
2029		(1,520)		
2030		(1,520)		
2031		(1,520)		
2032		(1,520)		
2033		(1,520)		
2034		(1,520)		
2035		(1,520)		
2036		(1,520)		
2037		(1,520)		
2038				108,865
Total	(38,190)	(22,798)	-	108,865

Invested Amount	Maturity Amount	Annual Returns (%)
(38,190) =>	75,578	6.5%
(1,520) =>	2,984	6.4%
(1,520) =>	2,852	6.3%
(1,520) =>	2,727	6.1%
(1,520) =>	2,607	6.0%
(1,520) =>	2,492	5.8%
(1,520) =>	2,383	5.7%
(1,520) =>	2,278	5.5%
(1,520) =>	2,178	5.4%
(1,520) =>	2,082	5.3%
(1,520) =>	1,990	5.2%
(1,520) =>	1,903	5.0%
(1,520) =>	1,819	4.9%
(1,520) =>	1,739	4.8%
(1,520) =>	1,663	4.7%
(1,520) =>	1,590	4.6%
(60,988) =>	108,865	



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Policy Number	31352931	Duration to Maturity	15 yrs 2 mths		7-Apr-23	\$38,330
Policy Type	RP	Next Premium Date	7-May-23		7-May-23	\$39,990
Issue Date	7-May-06	Internal Rate of Return	4.60%	Accumulate Cash Coupons		\$0
Maturity Date	7-May-38	Projected Maturity Value	\$108,865	Next Cash Coupon		\$0
Last Premium Date	7-May-37			Cash Benefits Interest Rates		-
Illustration for investment on		7-Mar-23		Invested	Maturity	Annual
	2023	2024 to 2037	2038	Total		
Initial Amount	-\$38,190			-\$38,190		
Funds into plan	-\$1,520	-\$21,278		-\$22,798		
Total payments				-\$60,988		
Payout from plan		\$0		\$0		
Maturity Value			\$108,865	\$108,865		
Projected Gain				\$47,877		
% Gain vs Total Payments				78.5%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$56743 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.