



TES ID Number	S1058
Policy Number	80362822
Policy Type	RP
Issue Date	16-Nov-18
Maturity Date	16-Nov-33
Last Premium Date	16-Nov-32

Next Net Premium	\$5,844
Duration to Maturity	10 yrs 8 mths
Next Premium Date	16-Nov-23
Internal Rate of Return	4.30%
Projected Maturity Value	\$111,149

Initial Amount	16-Mar-23	\$23,557
	16-Apr-23	\$23,640
	16-May-23	\$23,722

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 16-Mar-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(23,557)			
2023		(5,844)		
2024		(5,844)		
2025		(5,844)		
2026		(5,844)		
2027		(5,844)		
2028		(5,844)		
2029		(5,844)		
2030		(5,844)		
2031		(5,844)		
2032		(5,844)		
2033				111,149
Total	(23,557)	(58,438)	-	111,149

Invested Amount	Maturity Amount	Annual Returns (%)
(23,557) =>	36,944	5.3%
(5,844) =>	8,904	5.2%
(5,844) =>	8,536	5.1%
(5,844) =>	8,184	5.0%
(5,844) =>	7,847	4.9%
(5,844) =>	7,524	4.8%
(5,844) =>	7,213	4.7%
(5,844) =>	6,916	4.6%
(5,844) =>	6,631	4.5%
(5,844) =>	6,357	4.4%
(5,844) =>	6,095	4.3%
(81,995) =>	111,149	



TES ID Number	S1058	Next Net Premium	\$5,844	Initial Amount	16-Mar-23	\$23,557
Policy Number	80362822	Duration to Maturity	10 yrs 8 mths		16-Apr-23	\$23,640
Policy Type	RP	Next Premium Date	16-Nov-23		16-May-23	\$23,722
Issue Date	16-Nov-18	Internal Rate of Return	4.30%	Accumulate Cash Coupons		\$0
Maturity Date	16-Nov-33	Projected Maturity Value	\$111,149	Next Cash Coupon		\$0
Last Premium Date	16-Nov-32			Cash Benefits Interest Rates		-
<b>Illustration for investment on</b>		<b>16-Mar-23</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>
	2023	2024 to 2032	2033	Total		
Initial Amount	(\$23,557)			(\$23,557)		
Funds into plan	(\$5,844)	(\$52,594)		(\$58,438)		
Total payments				(\$81,995)		
Payout from plan		\$0		\$0		
<b>Maturity Value</b>			<b>\$111,149</b>	<b>\$111,149</b>		
<b>Projected Gain</b>				<b>\$29,155</b>		
<b>% Gain vs Total Payments</b>				<b>35.6%</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 \$93500 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.