



TES ID Number	P3768
Policy Number	26135014
Policy Type	RP
Issue Date	27-Nov-01
Maturity Date	27-Nov-36
Last Premium Date	27-Nov-35

Next Net Premium	\$545
Duration to Maturity	13 yrs 9 mths
Next Premium Date	27-Nov-23
Internal Rate of Return	4.40%
Projected Maturity Value	\$47,254

Initial Amount	27-Feb-23	\$20,768
	27-Mar-23	\$20,835
	27-Apr-23	\$20,910

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

Illustration for investment on 27-Feb-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(20,768)			
2023		(545)		
2024		(545)		
2025		(545)		
2026		(545)		
2027		(545)		
2028		(545)		
2029		(545)		
2030		(545)		
2031		(545)		
2032		(545)		
2033		(545)		
2034		(545)		
2035		(545)		
2036				47,254
Total	(20,768)	(7,082)	-	47,254

Invested Amount	Maturity Amount	Annual Returns (%)
(20,768) =>	37,556	5.9%
(545) =>	954	5.8%
(545) =>	913	5.6%
(545) =>	875	5.5%
(545) =>	838	5.4%
(545) =>	803	5.3%
(545) =>	769	5.1%
(545) =>	736	5.0%
(545) =>	705	4.9%
(545) =>	676	4.8%
(545) =>	647	4.7%
(545) =>	620	4.6%
(545) =>	594	4.5%
(545) =>	569	4.4%
(27,850) =>	47,254	



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Policy Number	26135014	Duration to Maturity	13 yrs 9 mths		27-Mar-23	\$20,835
Policy Type	RP	Next Premium Date	27-Nov-23		27-Apr-23	\$20,910
Issue Date	27-Nov-01	Internal Rate of Return	4.40%	Accumulate Cash Coupons		\$0
Maturity Date	27-Nov-36	Projected Maturity Value	\$47,254	Next Cash Coupon		\$0
Last Premium Date	27-Nov-35			Cash Benefits Interest Rates		-
Illustration for investment on		27-Feb-23		Invested	Maturity	Annual
	2023	2024 to 2035	2036	Total		
Initial Amount	-\$20,768			-\$20,768		
Funds into plan	-\$545	-\$6,538		-\$7,082		
Total payments				-\$27,850		
Payout from plan		\$0		\$0		
Maturity Value			\$47,254	\$47,254		
Projected Gain				\$19,404		
% Gain vs Total Payments				69.7%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$23965 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.