



TES ID Number	M1939
Policy Number	1491219154
Policy Type	RP
Issue Date	23-Dec-07
Maturity Date	23-Dec-40
Last Premium Date	23-Dec-34

Next Net Premium	\$1,524
Duration to Maturity	17 yrs 10 mths
Next Premium Date	23-Dec-23
Internal Rate of Return	4.60%
Projected Maturity Value	\$98,106

Initial Amount	23-Feb-23	\$30,055
	23-Mar-23	\$30,160
	23-Apr-23	\$30,278

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

Illustration for investment on 23-Feb-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(30,055)			
2023		(1,524)		
2024		(1,524)		
2025		(1,524)		
2026		(1,524)		
2027		(1,524)		
2028		(1,524)		
2029		(1,524)		
2030		(1,524)		
2031		(1,524)		
2032		(1,524)		
2033		(1,524)		
2034		(1,524)		
2035				
2036				
2037				
2038				
2039				
2040				98,106
Total	(30,055)	(18,282)	-	98,106

Invested Amount	Maturity Amount	Annual Returns (%)
(30,055) =>	67,069	6.9%
(1,524) =>	3,273	6.8%
(1,524) =>	3,129	6.6%
(1,524) =>	2,991	6.4%
(1,524) =>	2,860	6.3%
(1,524) =>	2,734	6.1%
(1,524) =>	2,614	6.0%
(1,524) =>	2,499	5.8%
(1,524) =>	2,389	5.7%
(1,524) =>	2,284	5.5%
(1,524) =>	2,183	5.4%
(1,524) =>	2,087	5.3%
(1,524) =>	1,996	5.2%
(48,337) =>	98,106	



TES ID Number	M1939	Next Net Premium	\$1,524	Initial Amount	23-Feb-23	\$30,055
Policy Number	1491219154	Duration to Maturity	17 yrs 10 mths		23-Mar-23	\$30,160
Policy Type	RP	Next Premium Date	23-Dec-23		23-Apr-23	\$30,278
Issue Date	23-Dec-07	Internal Rate of Return	4.60%	Accumulate Cash Coupons		\$0
Maturity Date	23-Dec-40	Projected Maturity Value	\$98,106	Next Cash Coupon		\$0
Last Premium Date	23-Dec-34			Cash Benefits Interest Rates		-
Illustration for investment on		23-Feb-23		Invested	Maturity	Annual
	2023	2024 to 2039	2040	Total		
Initial Amount	(\$30,055)			(\$30,055)		
Funds into plan	(\$1,524)	(\$16,759)		(\$18,282)		
Total payments				(\$48,337)		
Payout from plan		\$0		\$0		
Maturity Value			\$98,106	\$98,106		
Projected Gain				\$49,769		
% Gain vs Total Payments				103.0%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$61405 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.