



TES ID Number	P3594
Policy Number	72989291
Policy Type	RP
Issue Date	25-Nov-19
Maturity Date	25-Nov-29
Last Premium Date	25-Nov-28

Next Net Premium	\$40,036
Duration to Maturity	6 yrs 9 mths
Next Premium Date	25-Nov-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$466,408

Initial Amount	25-Feb-23	\$129,780
	25-Mar-23	\$130,260
	25-Apr-23	\$130,810

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		25-Feb-23		
Date	Initial	Premiums	Cashback	Maturity
2023	(129,780)			
2023		(40,036)		
2024		(40,036)		
2025		(40,036)		
2026		(40,036)		
2027		(40,036)		
2028		(40,036)		
2029				466,408
Total	(129,780)	(240,218)	-	466,408

Invested Amount	Maturity Amount	Annual Returns (%)
(129,780) =>	180,464	5.8%
(40,036) =>	53,656	5.7%
(40,036) =>	51,096	5.5%
(40,036) =>	48,664	5.4%
(40,036) =>	46,349	5.3%
(40,036) =>	44,143	5.1%
(40,036) =>	42,037	5.0%
(369,998) =>	466,408	



TES ID Number	P3594	Next Net Premium	\$40,036	Initial Amount	25-Feb-23	\$129,780
Policy Number	72989291	Duration to Maturity	6 yrs 9 mths		25-Mar-23	\$130,260
Policy Type	RP	Next Premium Date	25-Nov-23		25-Apr-23	\$130,810
Issue Date	25-Nov-19	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	25-Nov-29	Projected Maturity Value	\$466,408	Next Cash Coupon		\$0
Last Premium Date	25-Nov-28			Cash Benefits Interest Rates		-
<b>Illustration for investment on</b>		<b>25-Feb-23</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>
	2023	2024 to 2028	2029	Total		
Initial Amount	-\$129,780			-\$129,780		
Funds into plan	-\$40,036	-\$200,182		-\$240,218		
Total payments				-\$369,998		
Payout from plan		\$0		\$0		
<b>Maturity Value</b>			<b>\$466,408</b>	<b>\$466,408</b>		
<b>Projected Gain</b>				<b>\$96,410</b>		
<b>% Gain vs Total Payments</b>				<b>26.1%</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 \$364000 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.