TES ID Number	G2709
Policy Number	0209265212
Policy Type	RP
Issue Date	10-Jul-18
Maturity Date	9-Jul-43
Last Premium Date	10-Jul-42

Next Net Premium	$1,800
Duration to Maturity	16 yrs 8 mths
Next Premium Date	10-Jul-27
Internal Rate of Return	**4.50%**
Projected Maturity Value	**$70,785**

Initial Amount	10-Nov-26	**$13,460**
	10-Dec-26	**$13,508**
	10-Jan-27	**$13,559**
Accumulate Cash Coupons		$0
Next Cash Coupon		$0
Cash Benefits Interest Rates		-

Illustration for investment on **10-Nov-26**

Date	Initial	Premiums	Cashback	Maturity
2026	(13,460)			
2027		(1,800)		
2028		(1,800)		
2029		(1,800)		
2030		(1,800)		
2031		(1,800)		
2032		(1,800)		
2033		(1,800)		
2034		(1,800)		
2035		(1,800)		
2036		(1,800)		
2037		(1,800)		
2038		(1,800)		
2039		(1,800)		
2040		(1,800)		
2041		(1,800)		
2042		(1,800)		
2043				70,785

Invested Amount		Maturity Amount	Annual Returns (%)
(13,460)	=>	28,052	6.5%
(1,800)	=>	3,640	6.4%
(1,800)	=>	3,483	6.2%
(1,800)	=>	3,333	6.1%
(1,800)	=>	3,190	5.9%
(1,800)	=>	3,053	5.8%
(1,800)	=>	2,921	5.7%
(1,800)	=>	2,795	5.5%
(1,800)	=>	2,675	5.4%
(1,800)	=>	2,560	5.3%
(1,800)	=>	2,449	5.2%
(1,800)	=>	2,344	5.0%
(1,800)	=>	2,243	4.9%
(1,800)	=>	2,147	4.8%
(1,800)	=>	2,054	4.7%
(1,800)	=>	1,966	4.6%
(1,800)	=>	1,881	4.5%

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Total	(13,460)	(28,800)	-	70,785	(42,260)	=>	70,785

	2026	2027 to 2042	2043	Total
Initial Amount	($13,460)			($13,460)
Funds into plan	$0	($28,800)		($28,800)
Total payments				($42,260)
Payout from plan		$0		$0
Maturity Value			**$70,785**	**$70,785**
Projected Gain				**$28,525**
% Gain vs Total Payments				**67.5%**

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.
Projected Maturity Value, of which $46320.98 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.