TES ID Number	S1091
Policy Number	05942548
Policy Type	LP-7 yrs-AC
Issue Date	11-Aug-15
Maturity Date	11-Aug-49
Last Premium Date	11-Aug-33

Next Net Premium	$4,284
Duration to Maturity	22 yrs 9 mths
Next Premium Date	11-Aug-27
Internal Rate of Return	**4.50%**
Projected Maturity Value	**$94,373**

Initial Amount	11-Nov-26	**$58,866**
	11-Dec-26	**$59,079**
	11-Jan-27	**$59,300**
Accumulate Cash Coupons		$0
Next Cash Coupon		$0
Cash Benefits Interest Rates		3.00%

Illustration for investment on **11-Nov-26**

Date	Initial	Premiums	Cashback	Maturity	Invested Amount
2026	(58,866)				(58,866)
2027		(4,284)			(4,284)
2028		(4,284)			(4,284)
2029		(4,284)			(4,284)
2030		(4,284)			(4,284)
2031		(4,284)			(4,284)
2032		(4,284)			(4,284)
2033		(4,284)			(4,284)
2034					
2035					
2036					
2037					
2038					
2039					
2040			12,000		12,000
2041			12,000		12,000
2042			12,000		12,000
2043			12,000		12,000
2044			12,000		12,000
2045			12,000		12,000

2046			12,000			12,000
2047			12,000			12,000
2048			12,000			12,000
2049			12,000	82,373		
Total	(58,866)	(29,988)	120,000	82,373		19,146

	2026	2027 to 2048	2049	Total
Initial Amount	($58,866)			($58,866)
Funds into plan	$0	($29,988)		($29,988)
Total payments				($88,854)
Payout from plan		$108,000		$108,000
Maturity Value			**$94,373**	**$94,373**
Projected Gain				**$113,519**
% Gain vs Total Payments				**127.8%**

Cash Coupon

This Plan has Monthly Cash Coupon. Above illustration assumes Cash Coupon withdrawal to net off Premium.
Starting from Sep 2040, you have the option to accumulate $1000 monthly ($12000 annual cash coupon value) into this policy to yield 3% per annum
For this Cash portion, you have the option to withdraw, discontinue and resume anytime.

Notes

This product is underwritten by the relevant insurance company.
Projected Maturity Value, of which $12000 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.