TES ID Number	P3955
Policy Number	62151251
Policy Type	LP-4 yrs-AC
Issue Date	13-Jun-16
Maturity Date	13-Jun-41
Last Premium Date	13-Jun-30

Next Net Premium	$2,298
Duration to Maturity	14 yrs 6 mths
Next Premium Date	13-Jun-27
Internal Rate of Return	**4.40%**
Projected Maturity Value	**$49,953**

Initial Amount	13-Dec-26	**$27,361**
	13-Jan-27	**$27,461**
	13-Feb-27	**$27,562**
Accumulate Cash Coupons		$0
Next Cash Coupon		$1,325
Cash Benefits Interest Rates		3.00%

Illustration for investment on **13-Dec-26**

Date	Initial	Premiums	Cashback	Maturity	Invested Amount
2026	(27,361)				(27,361)
2027		(3,623)	1,325		(2,298)
2028		(3,623)	1,325		(2,298)
2029		(3,623)	1,325		(2,298)
2030		(3,623)	1,325		(2,298)
2031			1,325		1,325
2032			1,325		1,325
2033			1,325		1,325
2034			1,325		1,325
2035			1,325		1,325
2036			1,325		1,325
2037			1,325		1,325
2038			1,325		1,325
2039			1,325		1,325
2040			1,325		1,325
2041				49,953	
Total	(27,361)	(14,492)	18,550	49,953	(23,303)

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	2026	2027 to 2040	2041	Total
Initial Amount	($27,361)			($27,361)
Funds into plan	$0	($9,192)		($9,192)
Total payments				($36,553)
Payout from plan		$13,250		$13,250
Maturity Value			**$49,953**	**$49,953**
Projected Gain				**$26,650**
% Gain vs Total Payments				**72.9%**

Cash Coupon

This Plan has Yearly Cash Coupon. Above illustration assumes Cash Coupon withdrawal to net off Premium.
You have the yearly option to accumulate up to $1325 (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 $1325 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.