TES ID Number	S1094
Policy Number	09234839
Policy Type	LP-7 yrs-AC
Issue Date	16-Aug-14
Maturity Date	16-Aug-49
Last Premium Date	16-Aug-33

Next Net Premium	$2,061
Duration to Maturity	22 yrs 8 mths
Next Premium Date	16-Aug-27
Internal Rate of Return	**4.70%**
Projected Maturity Value	**$49,772**

Initial Amount	16-Dec-26	**$29,464**
	16-Jan-27	**$29,579**
	16-Feb-27	**$29,695**
Accumulate Cash Coupons		$0
Next Cash Coupon		$0
Cash Benefits Interest Rates		3.00%

Illustration for investment on **16-Dec-26**

Date	Initial	Premiums	Cashback	Maturity	Invested Amount
2026	(29,464)				(29,464)
2027		(2,061)			(2,061)
2028		(2,061)			(2,061)
2029		(2,061)			(2,061)
2030		(2,061)			(2,061)
2031		(2,061)			(2,061)
2032		(2,061)			(2,061)
2033		(2,061)			(2,061)
2034					
2035					
2036					
2037					
2038					
2039					
2040			6,000		6,000
2041			6,000		6,000
2042			6,000		6,000
2043			6,000		6,000
2044			6,000		6,000
2045			6,000		6,000

2046			6,000			6,000
2047			6,000			6,000
2048			6,000			6,000
2049			6,000	43,772		
Total	(29,464)	(14,427)	60,000	43,772		10,109

	2026	2027 to 2048	2049	Total
Initial Amount	($29,464)			($29,464)
Funds into plan	$0	($14,427)		($14,427)
Total payments				($43,891)
Payout from plan		54,000		$54,000
Maturity Value			**$49,772**	**$49,772**
Projected Gain				**$59,881**
% Gain vs Total Payments				**136.4%**

Cash Coupon

This Plan has Monthly Cash Coupon. Above illustration assumes Cash Coupon withdrawal to net off Premium.
Starting from Sep 2039, you have the option to accumulate $500 monthly ($6000 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 $6000 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.