TES ID Number	G2821
Policy Number	0207458118
Policy Type	LP-3 yrs-AC
Issue Date	4-Nov-17
Maturity Date	3-Nov-35
Last Premium Date	4-Nov-29

Next Net Premium	$2,594
Duration to Maturity	8 yrs 11 mths
Next Premium Date	4-Nov-27
Internal Rate of Return	**3.80%**
Projected Maturity Value	**$38,278**

Initial Amount	4-Dec-26	**$26,216**
	4-Jan-27	**$26,299**
	4-Feb-27	**$26,638**
Accumulate Cash Coupons		$0
Next Cash Coupon		$1,500
Cash Benefits Interest Rates		3.00%

Illustration for investment on **4-Dec-26**

Date	Initial	Premiums	Cashback	Maturity	Invested Amount
2026	(26,216)				(26,216)
2027		(4,094)	1,500		(2,594)
2028		(4,094)	1,500		(2,594)
2029		(4,094)	1,500		(2,594)
2030			1,500		1,500
2031			1,500		1,500
2032			1,500		1,500
2033			1,500		1,500
2034			1,500		1,500
2035				38,278	
Total	(26,216)	(12,282)	12,000	38,278	(26,498)

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	2026	2027 to 2034	2035	Total
Initial Amount	($26,216)			($26,216)
Funds into plan	$0	($7,782)		($7,782)
Total payments				($33,998)
Payout from plan		$7,500		$7,500
Maturity Value			**$38,278**	**$38,278**
Projected Gain				**$11,780**
% Gain vs Total Payments				**34.6%**

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 $1500 (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 $14581.05 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.