TES ID Number	M2007
Policy Number	2492341536
Policy Type	LP-4 yrs-AC
Issue Date	11-Feb-21
Maturity Date	11-Feb-46
Last Premium Date	11-Feb-30

Next Net Premium	$12,097
Duration to Maturity	19 yrs 2 mths
Next Premium Date	11-Feb-27
Internal Rate of Return	**4.70%**
Projected Maturity Value	**$20,949**

Initial Amount	11-Dec-26	**$62,804**
	11-Jan-27	**$63,049**
	11-Feb-27	**$75,393**
Accumulate Cash Coupons		$0
Next Cash Coupon		$0
Cash Benefits Interest Rates		3.00%

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

Date	Initial	Premiums	Cashback	Maturity	Invested Amount
2026	(62,804)				(62,804)
2027		(12,097)			(12,097)
2028		(12,097)			(12,097)
2029		(12,097)			(12,097)
2030		(12,097)			(12,097)
2031					
2032					
2033					
2034					
2035					
2036					
2037			20,949		20,949
2038			20,949		20,949
2039			20,949		20,949
2040			20,949		20,949
2041			20,949		20,949
2042			20,949		20,949
2043			20,949		20,949
2044			20,949		20,949
2045			20,949		20,949

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2046				20,949		
Total	(62,804)	(48,388)	188,541	20,949		77,349

	2026	2027 to 2045	2046	Total
Initial Amount	($62,804)			($62,804)
Funds into plan	$0	($48,388)		($48,388)
Total payments				($111,192)
Payout from plan		$188,541		$188,541
Maturity Value			**$20,949**	**$20,949**
Projected Gain				**$98,298**
% Gain vs Total Payments				**88.4%**

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 $0 (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 $14400 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.