TES ID Number	G2846
Policy Number	0200105804
Policy Type	LP-4 yrs-AC
Issue Date	10-Sep-13
Maturity Date	9-Sep-38
Last Premium Date	10-Sep-30

Next Net Premium	$1,421
Duration to Maturity	11 yrs 9 mths
Next Premium Date	10-Sep-27
Internal Rate of Return	**4.10%**
Projected Maturity Value	**$33,239**

Initial Amount	10-Dec-26	**$20,798**
	10-Jan-27	**$20,869**
	10-Feb-27	**$21,202**
Accumulate Cash Coupons		$0
Next Cash Coupon		$1,025
Cash Benefits Interest Rates		3.00%

Illustration for investment on **10-Dec-26**

Date	Initial	Premiums	Cashback	Maturity	Invested Amount
2026	(20,798)				(20,798)
2027		(2,446)	1,025		(1,421)
2028		(2,446)	1,025		(1,421)
2029		(2,446)	1,025		(1,421)
2030		(2,446)	1,025		(1,421)
2031			1,025		1,025
2032			1,025		1,025
2033			1,025		1,025
2034			1,025		1,025
2035			1,025		1,025
2036			1,025		1,025
2037			1,025		1,025
2038				33,239	
Total	(20,798)	(9,786)	11,280	33,239	(19,304)

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	2026	2027 to 2037	2038	Total
Initial Amount	($20,798)			($20,798)
Funds into plan	$0	($5,684)		($5,684)
Total payments				($26,482)
Payout from plan		$7,178		$7,178
Maturity Value			**$33,239**	**$33,239**
Projected Gain				**$13,935**
% Gain vs Total Payments				**52.6%**

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 $1025.45 (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 $7912.28 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.