TES ID Number	A6754
Policy Number	L544089286
Policy Type	LP-10 yrs-AC
Issue Date	8-Mar-18
Maturity Date	8-Mar-52
Last Premium Date	8-Mar-36

Next Net Premium	$11,570
Duration to Maturity	25 yrs 3 mths
Next Premium Date	8-Mar-27
Internal Rate of Return	**4.70%**
Projected Maturity Value	**$138,684**

Initial Amount	8-Dec-26	**$85,721**
	8-Jan-27	**$86,056**
	8-Feb-27	**$86,392**
Accumulate Cash Coupons		$0
Next Cash Coupon		$520
Cash Benefits Interest Rates		2.75%

Illustration for investment on **8-Dec-26**

Date	Initial	Premiums	Cashback	Maturity	Invested Amount
2026	(85,721)				(85,721)
2027		(12,090)	520		(11,570)
2028		(12,090)	520		(11,570)
2029		(12,090)	520		(11,570)
2030		(12,090)	520		(11,570)
2031		(12,090)	520		(11,570)
2032		(12,090)	520		(11,570)
2033		(12,090)	520		(11,570)
2034		(12,090)	520		(11,570)
2035		(12,090)	520		(11,570)
2036		(12,090)	520		(11,570)
2037			31,720		31,720
2038			18,460		18,460
2039			18,460		18,460
2040			18,460		18,460
2041			18,460		18,460
2042			18,460		18,460
2043			18,460		18,460
2044			18,460		18,460
2045			18,460		18,460

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2046			18,460			18,460
2047			18,460			18,460
2048			18,460			18,460
2049			18,460			18,460
2050			18,460			18,460
2051			18,460			18,460
2052			18,460	120,224		
Total	(85,721)	(120,900)	313,820	120,224		88,739

	2026	2027 to 2051	2052	Total
Initial Amount	($85,721)			($85,721)
Funds into plan	$0	($115,700)		($115,700)
Total payments				($201,421)
Payout from plan		$290,160		$290,160
Maturity Value			**$138,684**	**$138,684**
Projected Gain				**$227,423**
% Gain vs Total Payments				**112.9%**

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 $520 (annual cash coupon value) into this policy to yield 2.75% per annum
For this Cash portion, you have the option to withdraw, discontinue and resume anytime.
Cash coupon from year 2038 onwards will be paid out on monthly basis.

Notes

This product is underwritten by the relevant insurance company.
Projected Maturity Value, of which $15600 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.