TES ID Number	P4147
Policy Number	41786482
Policy Type	RP
Issue Date	15-Dec-09
Maturity Date	15-Dec-39
Last Premium Date	15-Dec-38

Next Net Premium	$995
Duration to Maturity	13 yrs 1 mths
Next Premium Date	15-Dec-26
Internal Rate of Return	**4.30%**
Projected Maturity Value	**$56,571**

Initial Amount	15-Nov-26	**$22,466**
	15-Dec-26	**$23,539**
	15-Jan-27	**$23,623**
Accumulate Cash Coupons		$0
Next Cash Coupon		$0
Cash Benefits Interest Rates		-

Illustration for investment on **15-Nov-26**

Date	Initial	Premiums	Cashback	Maturity	Invested Amount		Maturity Amount	Annual Returns (%)
2026	(22,466)				(22,466)	=>	38,987	5.6%
2026		(995)			(995)	=>	1,720	5.6%
2027		(995)			(995)	=>	1,649	5.5%
2028		(995)			(995)	=>	1,581	5.4%
2029		(995)			(995)	=>	1,516	5.2%
2030		(995)			(995)	=>	1,453	5.1%
2031		(995)			(995)	=>	1,393	5.0%
2032		(995)			(995)	=>	1,336	4.9%
2033		(995)			(995)	=>	1,281	4.8%
2034		(995)			(995)	=>	1,228	4.7%
2035		(995)			(995)	=>	1,178	4.6%
2036		(995)			(995)	=>	1,129	4.5%
2037		(995)			(995)	=>	1,082	4.4%
2038		(995)			(995)	=>	1,038	4.3%
2039				56,571				
Total	(22,466)	(12,935)	-	56,571	(35,401)	=>	56,571	

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	2026	2027 to 2038	2039	Total
Initial Amount	($22,466)			($22,466)
Funds into plan	($995)	($11,940)		($12,935)
Total payments				($35,401)
Payout from plan		$0		$0
Maturity Value			**$56,571**	**$56,571**
Projected Gain				**$21,170**
% Gain vs Total Payments				**59.8%**

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.
Projected Maturity Value, of which $29224 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.