TES ID Number	S1119
Policy Number	06196666
Policy Type	LP-2 yrs-AC
Issue Date	27-Sep-16
Maturity Date	27-Sep-44
Last Premium Date	27-Sep-28

Next Net Premium	$4,830
Duration to Maturity	17 yrs 10 mths
Next Premium Date	27-Sep-27
Internal Rate of Return	**4.70%**
Projected Maturity Value	**$58,997**

Initial Amount	27-Nov-26	**$59,115**
	27-Dec-26	**$59,338**
	27-Jan-27	**$59,570**
Accumulate Cash Coupons		$0
Next Cash Coupon		$0
Cash Benefits Interest Rates		3.00%

Illustration for investment on **27-Nov-26**

Date	Initial	Premiums	Cashback	Maturity	Invested Amount
2026	(59,115)				(59,115)
2027		(4,830)			(4,830)
2028		(4,830)			(4,830)
2029					
2030					
2031					
2032					
2033					
2034					
2035			8,400		8,400
2036			8,400		8,400
2037			8,400		8,400
2038			8,400		8,400
2039			8,400		8,400
2040			8,400		8,400
2041			8,400		8,400
2042			8,400		8,400
2043			8,400		8,400
2044			8,400	50,597	

Total	(59,115)	(9,660)	84,000	50,597	6,825

	2026	2027 to 2043	2044	Total
Initial Amount	($59,115)			($59,115)
Funds into plan	$0	($9,660)		($9,660)
Total payments				($68,775)
Payout from plan		$75,600		$75,600
Maturity Value			**$58,997**	**$58,997**
Projected Gain				**$65,822**
% Gain vs Total Payments				**95.7%**

Cash Coupon

This Plan has Monthly Cash Coupon. Above illustration assumes Cash Coupon withdrawal to net off Premium.
Starting from Oct 2034, you have the option to accumulate $700 monthly ($8400 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 $8400 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.