TES ID Number	G2886
Policy Number	0201629844
Policy Type	LP-6 yrs-AC
Issue Date	23-Feb-15
Maturity Date	22-Feb-40
Last Premium Date	23-Feb-32

Next Net Premium	$1,683
Duration to Maturity	13 yrs 3 mths
Next Premium Date	23-Feb-27
Internal Rate of Return	**4.30%**
Projected Maturity Value	**$39,894**

Initial Amount	23-Nov-26	**$19,663**
	23-Dec-26	**$19,731**
	23-Jan-27	**$19,802**
Accumulate Cash Coupons		$0
Next Cash Coupon		$1,230
Cash Benefits Interest Rates		3.00%

Illustration for investment on **23-Nov-26**

Date	Initial	Premiums	Cashback	Maturity	Invested Amount
2026	(19,663)				(19,663)
2027		(2,913)	1,230		(1,683)
2028		(2,913)	1,230		(1,683)
2029		(2,913)	1,230		(1,683)
2030		(2,913)	1,230		(1,683)
2031		(2,913)	1,230		(1,683)
2032		(2,913)	1,230		(1,683)
2033			1,230		1,230
2034			1,230		1,230
2035			1,230		1,230
2036			1,230		1,230
2037			1,230		1,230
2038			1,230		1,230
2039			1,230		1,230
2040				39,894	
Total	(19,663)	(17,478)	15,990	39,894	(21,151)

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	2026	2027 to 2039	2040	Total
Initial Amount	($19,663)			($19,663)
Funds into plan	$0	($10,098)		($10,098)
Total payments				($29,761)
Payout from plan		$8,610		$8,610
Maturity Value			**$39,894**	**$39,894**
Projected Gain				**$18,743**
% Gain vs Total Payments				**63.0%**

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 $1230 (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 $8963.2 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.