TES ID Number	A6770
Policy Number	L542523883
Policy Type	LP-10 yrs-AC
Issue Date	11-Mar-16
Maturity Date	11-Mar-52
Last Premium Date	11-Mar-36

Next Net Premium	$7,930
Duration to Maturity	25 yrs 3 mths
Next Premium Date	11-Mar-27
Internal Rate of Return	**4.70%**
Projected Maturity Value	**$122,230**

Initial Amount	11-Dec-26	**$80,001**
	11-Jan-27	**$80,314**
	11-Feb-27	**$80,627**
Accumulate Cash Coupons		$0
Next Cash Coupon		$500
Cash Benefits Interest Rates		2.75%

Illustration for investment on **11-Dec-26**

Date	Initial	Premiums	Cashback	Maturity	Invested Amount
2026	(80,001)				(80,001)
2027		(8,430)	500		(7,930)
2028		(8,430)	500		(7,930)
2029		(8,430)	500		(7,930)
2030		(8,430)	500		(7,930)
2031		(8,430)	500		(7,930)
2032		(8,430)	500		(7,930)
2033		(8,430)	500		(7,930)
2034		(8,430)	500		(7,930)
2035		(8,430)	500		(7,930)
2036		(8,430)	500		(7,930)
2037			24,500		24,500
2038			14,400		14,400
2039			14,400		14,400
2040			14,400		14,400
2041			14,400		14,400
2042			14,400		14,400
2043			14,400		14,400
2044			14,400		14,400
2045			14,400		14,400

2046			14,400			14,400
2047			14,400			14,400
2048			14,400			14,400
2049			14,400			14,400
2050			14,400			14,400
2051			14,400			14,400
2052			14,400	107,830		
Total	(80,001)	(84,300)	245,500	107,830		66,799

	2026	2027 to 2051	2052	Total
Initial Amount	($80,001)			($80,001)
Funds into plan	$0	($79,300)		($79,300)
Total payments				($159,301)
Payout from plan		$226,100		$226,100
Maturity Value			**$122,230**	**$122,230**
Projected Gain				**$189,029**
% Gain vs Total Payments				**118.7%**

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 $500 (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 $12000 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.