TES ID Number	S1140
Policy Number	06597557
Policy Type	LP-3 yrs-AC
Issue Date	4-Jan-18
Maturity Date	4-Jan-45
Last Premium Date	4-Jan-29

Next Net Premium	$3,757
Duration to Maturity	18 yrs 2 mths
Next Premium Date	4-Jan-27
Internal Rate of Return	**4.50%**
Projected Maturity Value	**$40,524**

Initial Amount	4-Nov-26	**$37,922**
	4-Dec-26	**$38,059**
	4-Jan-27	**$41,959**
Accumulate Cash Coupons		$0
Next Cash Coupon		$0
Cash Benefits Interest Rates		3.00%

Illustration for investment on **4-Nov-26**

Date	Initial	Premiums	Cashback	Maturity	Invested Amount
2026	(37,922)				(37,922)
2027		(3,757)			(3,757)
2028		(3,757)			(3,757)
2029		(3,757)			(3,757)
2030					
2031					
2032					
2033					
2034					
2035					
2036			6,000		6,000
2037			6,000		6,000
2038			6,000		6,000
2039			6,000		6,000
2040			6,000		6,000
2041			6,000		6,000
2042			6,000		6,000
2043			6,000		6,000
2044			6,000		6,000
2045			6,000	34,524	

Total	(37,922)	(11,271)	60,000	34,524	4,807

	2026	2027 to 2044	2045	Total
Initial Amount	($37,922)			($37,922)
Funds into plan	$0	($11,271)		($11,271)
Total payments				($49,193)
Payout from plan		$54,000		$54,000
Maturity Value			**$40,524**	**$40,524**
Projected Gain				**$45,331**
% Gain vs Total Payments				**92.1%**

Cash Coupon

This Plan has Monthly Cash Coupon. Above illustration assumes Cash Coupon withdrawal to net off Premium.
Starting from Feb 2035, you have the option to accumulate $500 monthly ($6,000 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 $6000 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.