TES ID Number	P4364
Policy Number	51302313
Policy Type	RP-AC
Issue Date	8-Feb-13
Maturity Date	8-Feb-38
Last Premium Date	8-Feb-37

Next Net Premium	$363
Duration to Maturity	11 yrs 3 mths
Next Premium Date	8-Feb-27
Internal Rate of Return	**4.40%**
Projected Maturity Value	**$13,422**

Initial Amount	8-Nov-26	**$5,051**
	8-Dec-26	**$5,069**
	8-Jan-27	**$5,088**
Accumulate Cash Coupons		$0
Next Cash Coupon		$500
Cash Benefits Interest Rates		3.00%

Illustration for investment on **8-Nov-26**

Date	Initial	Premiums	Cashback	Maturity
2026	(5,051)			
2027		(863)	500	
2028		(863)	500	
2029		(863)	500	
2030		(863)	500	
2031		(863)	500	
2032		(863)	500	
2033		(863)	500	
2034		(863)	500	
2035		(863)	500	
2036		(863)	500	
2037		(863)	500	
2038				13,422
Total	(5,051)	(9,493)	5,500	13,422

Invested Amount		Maturity Amount	Annual Returns (%)
(5,051)	=>	8,204	5.5%
(363)	=>	583	5.5%
(363)	=>	558	5.4%
(363)	=>	535	5.3%
(363)	=>	512	5.1%
(363)	=>	491	5.0%
(363)	=>	470	4.9%
(363)	=>	450	4.8%
(363)	=>	431	4.7%
(363)	=>	413	4.6%
(363)	=>	396	4.5%
(363)	=>	379	4.4%
(9,044)	=>	13,422	

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	2026	2027 to 2037	2038	Total
Initial Amount	($5,051)			($5,051)
Funds into plan	$0	($3,993)		($3,993)
Total payments				($9,044)
Payout from plan		$0		$0
Maturity Value			**$13,422**	**$13,422**
Projected Gain				**$4,378**
% Gain vs Total Payments				**48.4%**

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 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 $2259 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.