TES ID Number	P4367
Policy Number	53968967
Policy Type	RP-AC
Issue Date	15-Nov-13
Maturity Date	15-Nov-38
Last Premium Date	15-Nov-37

Next Net Premium	$4,289
Duration to Maturity	11 yrs 11 mths
Next Premium Date	15-Nov-27
Internal Rate of Return	**4.40%**
Projected Maturity Value	**$176,087**

Initial Amount	15-Dec-26	**$68,467**
	15-Jan-27	**$68,718**
	15-Feb-27	**$68,970**
Accumulate Cash Coupons		$0
Next Cash Coupon		$7,400
Cash Benefits Interest Rates		3.00%

Illustration for investment on **15-Dec-26**

Date	Initial	Premiums	Cashback	Maturity
2026	(68,467)			
2027		(11,689)	7,400	
2028		(11,689)	7,400	
2029		(11,689)	7,400	
2030		(11,689)	7,400	
2031		(11,689)	7,400	
2032		(11,689)	7,400	
2033		(11,689)	7,400	
2034		(11,689)	7,400	
2035		(11,689)	7,400	
2036		(11,689)	7,400	
2037		(11,689)	7,400	
2038				176,087
Total	(68,467)	(128,579)	81,400	176,087

Invested Amount		Maturity Amount	Annual Returns (%)
(68,467)	=>	114,433	5.6%
(4,289)	=>	6,888	5.5%
(4,289)	=>	6,597	5.4%
(4,289)	=>	6,319	5.3%
(4,289)	=>	6,053	5.1%
(4,289)	=>	5,798	5.0%
(4,289)	=>	5,553	4.9%
(4,289)	=>	5,319	4.8%
(4,289)	=>	5,095	4.7%
(4,289)	=>	4,881	4.6%
(4,289)	=>	4,674	4.5%
(4,289)	=>	4,478	4.4%
(115,646)	=>	176,087	

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	2026	2027 to 2037	2038	Total
Initial Amount	($68,467)			($68,467)
Funds into plan	$0	($47,179)		($47,179)
Total payments				($115,646)
Payout from plan		$0		$0
Maturity Value			**$176,087**	**$176,087**
Projected Gain				**$60,441**
% Gain vs Total Payments				**52.3%**

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 $7400 (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 $33443 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.