TES ID Number	S1147
Policy Number	06167604
Policy Type	LP-5 yrs-AC
Issue Date	14-Sep-16
Maturity Date	14-Sep-47
Last Premium Date	14-Sep-31

Next Net Premium	$3,757
Duration to Maturity	20 yrs 10 mths
Next Premium Date	14-Sep-27
Internal Rate of Return	**4.50%**
Projected Maturity Value	**$61,194**

Initial Amount	14-Nov-26	**$45,715**
	14-Dec-26	**$45,881**
	14-Jan-27	**$46,053**
Accumulate Cash Coupons		$0
Next Cash Coupon		$0
Cash Benefits Interest Rates		3.00%

Illustration for investment on **14-Nov-26**

Date	Initial	Premiums	Cashback	Maturity	Invested Amount
2026	(45,715)				(45,715)
2027		(3,757)			(3,757)
2028		(3,757)			(3,757)
2029		(3,757)			(3,757)
2030		(3,757)			(3,757)
2031		(3,757)			(3,757)
2032					
2033					
2034					
2035					
2036					
2037					
2038			8,400		8,400
2039			8,400		8,400
2040			8,400		8,400
2041			8,400		8,400
2042			8,400		8,400
2043			8,400		8,400
2044			8,400		8,400
2045			8,400		8,400

2046			8,400			8,400
2047			8,400	61,194		
Total	(45,715)	(18,785)	84,000	61,194		11,100

	2026	2027 to 2046	2047	Total
Initial Amount	($45,715)			($45,715)
Funds into plan	$0	($18,785)		($18,785)
Total payments				($64,500)
Payout from plan		$75,600		$75,600
Maturity Value			**$61,194**	**$61,194**
Projected Gain				**$72,294**
% Gain vs Total Payments				**112.1%**

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 $0 (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 $8400 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.