TES ID Number	P4377
Policy Number	56117661
Policy Type	RP-AC
Issue Date	30-Sep-14
Maturity Date	30-Sep-39
Last Premium Date	30-Sep-38

Next Net Premium	$3,224
Duration to Maturity	12 yrs 10 mths
Next Premium Date	30-Sep-27
Internal Rate of Return	**4.50%**
Projected Maturity Value	**$133,850**

Initial Amount	30-Nov-26	**$46,448**
	30-Dec-26	**$46,617**
	30-Jan-27	**$46,791**
Accumulate Cash Coupons		$0
Next Cash Coupon		$5,625
Cash Benefits Interest Rates		3.00%

Illustration for investment on **30-Nov-26**

Date	Initial	Premiums	Cashback	Maturity
2026	(46,448)			
2027		(8,849)	5,625	
2028		(8,849)	5,625	
2029		(8,849)	5,625	
2030		(8,849)	5,625	
2031		(8,849)	5,625	
2032		(8,849)	5,625	
2033		(8,849)	5,625	
2034		(8,849)	5,625	
2035		(8,849)	5,625	
2036		(8,849)	5,625	
2037		(8,849)	5,625	
2038		(8,849)	5,625	
2039				133,850
Total	(46,448)	(106,188)	67,500	133,850

Invested Amount		Maturity Amount	Annual Returns (%)
(46,448)	=>	81,753	5.9%
(3,224)	=>	5,468	5.8%
(3,224)	=>	5,232	5.7%
(3,224)	=>	5,006	5.5%
(3,224)	=>	4,791	5.4%
(3,224)	=>	4,585	5.3%
(3,224)	=>	4,387	5.2%
(3,224)	=>	4,198	5.0%
(3,224)	=>	4,018	4.9%
(3,224)	=>	3,845	4.8%
(3,224)	=>	3,679	4.7%
(3,224)	=>	3,520	4.6%
(3,224)	=>	3,369	4.5%
(85,136)	=>	133,850	

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	2026	2027 to 2038	2039	Total
Initial Amount	($46,448)			($46,448)
Funds into plan	$0	($38,688)		($38,688)
Total payments				($85,136)
Payout from plan		$0		$0
Maturity Value			**$133,850**	**$133,850**
Projected Gain				**$48,714**
% Gain vs Total Payments				**57.2%**

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 $5625 (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 $23121 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.