TES ID Number	A6816
Policy Number	L545056234
Policy Type	LP-2 yrs-AC-WL
Issue Date	23-Mar-19
Maturity Date	23-Mar-49
Last Premium Date	23-Mar-28

Next Net Premium	$4,703
Duration to Maturity	22 yrs 4 mths
Next Premium Date	23-Mar-27
Internal Rate of Return	**4.70%**
Projected Maturity Value	**$77,692**

Initial Amount	23-Nov-26	**$38,540**
	23-Dec-26	**$38,686**
	23-Jan-27	**$38,837**
Accumulate Cash Coupons		$0
Next Cash Coupon		$114
Cash Benefits Interest Rates		2.75%

Illustration for investment on **23-Nov-26**

Date	Initial	Premiums	Cashback	Maturity	Invested Amount
2026	(38,540)				(38,540)
2027		(4,817)	114		(4,703)
2028		(4,817)	114		(4,703)
2029			456		456
2030			1,739		1,739
2031			1,739		1,739
2032			1,739		1,739
2033			1,739		1,739
2034			1,739		1,739
2035			1,739		1,739
2036			1,739		1,739
2037			1,739		1,739
2038			1,739		1,739
2039			1,739		1,739
2040			1,739		1,739
2041			1,739		1,739
2042			1,739		1,739
2043			1,739		1,739
2044			1,739		1,739
2045			1,739		1,739

2046			1,739			1,739
2047			1,739			1,739
2048			1,739			1,739
2049			1,739	75,953		
Total	(38,540)	(9,634)	35,464	75,953		(14,449)

	2026	2027 to 2048	2049	Total
Initial Amount	($38,540)			($38,540)
Funds into plan	$0	($9,406)		($9,406)
Total payments				($47,946)
Payout from plan		$33,497		$33,497
Maturity Value			**$77,692**	**$77,692**
Projected Gain				**$63,243**
% Gain vs Total Payments				**131.9%**

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 $114 (annual cash coupon value) into this policy to yield 2.75% 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 $22801 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.