TES ID Number	N2333
Policy Number	1809571383
Policy Type	LP-5 yrs-AC
Issue Date	25-May-17
Maturity Date	24-May-42
Last Premium Date	15-May-31

Next Net Premium	$904
Duration to Maturity	15 yrs 6 mths
Next Premium Date	25-May-27
Internal Rate of Return	**4.50%**
Projected Maturity Value	**$16,399**

Initial Amount	25-Nov-26	**$11,521**
	25-Dec-26	**$11,563**
	25-Jan-27	**$11,606**
Accumulate Cash Coupons		$0
Next Cash Coupon		$896
Cash Benefits Interest Rates		3.00%

Illustration for investment on **25-Nov-26**

Date	Initial	Premiums	Cashback	Maturity	Invested Amount
2026	(11,521)				(11,521)
2027		(1,800)	896		(904)
2028		(1,800)	896		(904)
2029		(1,800)	896		(904)
2030		(1,800)	896		(904)
2031			896		896
2032			896		896
2033			896		896
2034			896		896
2035			896		896
2036			896		896
2037			896		896
2038			896		896
2039			896		896
2040			896		896
2041			896		896
2042			896	15,503	
Total	(11,521)	(7,200)	14,336	15,503	(5,281)

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	2026	2027 to 2041	2042	Total
Initial Amount	($11,521)			($11,521)
Funds into plan	$0	($3,616)		($3,616)
Total payments				($15,137)
Payout from plan		$9,856		$9,856
Maturity Value			**$16,399**	**$16,399**
Projected Gain				**$11,118**
% Gain vs Total Payments				**73.4%**

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 $896 (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 $7214 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.