TES ID Number	P4423
Policy Number	61365965
Policy Type	LP-4 yrs-AC
Issue Date	11-Mar-16
Maturity Date	11-Mar-41
Last Premium Date	11-Mar-30

Next Net Premium	$2,324
Duration to Maturity	14 yrs 4 mths
Next Premium Date	11-Mar-27
Internal Rate of Return	**4.40%**
Projected Maturity Value	**$50,895**

Initial Amount	11-Nov-26	**$28,146**
	11-Dec-26	**$28,246**
	11-Jan-27	**$28,349**
Accumulate Cash Coupons		$0
Next Cash Coupon		$1,350
Cash Benefits Interest Rates		3.00%

Illustration for investment on **11-Nov-26**

Date	Initial	Premiums	Cashback	Maturity	Invested Amount
2026	(28,146)				(28,146)
2027		(3,674)	1,350		(2,324)
2028		(3,674)	1,350		(2,324)
2029		(3,674)	1,350		(2,324)
2030		(3,674)	1,350		(2,324)
2031			1,350		1,350
2032			1,350		1,350
2033			1,350		1,350
2034			1,350		1,350
2035			1,350		1,350
2036			1,350		1,350
2037			1,350		1,350
2038			1,350		1,350
2039			1,350		1,350
2040			1,350		1,350
2041				50,895	
Total	(28,146)	(14,696)	18,900	50,895	(23,942)

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	2026	2027 to 2040	2041	Total
Initial Amount	($28,146)			($28,146)
Funds into plan	$0	($9,296)		($9,296)
Total payments				($37,442)
Payout from plan		$13,500		$13,500
Maturity Value			**$50,895**	**$50,895**
Projected Gain				**$26,953**
% Gain vs Total Payments				**72.0%**

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 $1350 (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 $1350 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.