TES ID Number	P4446
Policy Number	46669565
Policy Type	RP-AC
Issue Date	27-Jul-11
Maturity Date	27-Jul-36
Last Premium Date	27-Jul-35

Next Net Premium	$2,191
Duration to Maturity	9 yrs 8 mths
Next Premium Date	27-Jul-27
Internal Rate of Return	**4.20%**
Projected Maturity Value	**$100,669**

Initial Amount	27-Nov-26	**$51,256**
	27-Dec-26	**$51,430**
	27-Jan-27	**$51,610**
Accumulate Cash Coupons		$0
Next Cash Coupon		$3,750
Cash Benefits Interest Rates		3.00%

Illustration for investment on **27-Nov-26**

Date	Initial	Premiums	Cashback	Maturity
2026	(51,256)			
2027		(5,941)	3,750	
2028		(5,941)	3,750	
2029		(5,941)	3,750	
2030		(5,941)	3,750	
2031		(5,941)	3,750	
2032		(5,941)	3,750	
2033		(5,941)	3,750	
2034		(5,941)	3,750	
2035		(5,941)	3,750	
2036				100,669
Total	(51,256)	(53,469)	33,750	100,669

Invested Amount		Maturity Amount	Annual Returns (%)
(51,256)	=>	76,308	5.1%
(2,191)	=>	3,173	5.0%
(2,191)	=>	3,045	4.9%
(2,191)	=>	2,922	4.8%
(2,191)	=>	2,805	4.7%
(2,191)	=>	2,692	4.6%
(2,191)	=>	2,583	4.5%
(2,191)	=>	2,479	4.4%
(2,191)	=>	2,379	4.3%
(2,191)	=>	2,283	4.2%
(70,975)	=>	100,669	

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	2026	2027 to 2035	2036	Total
Initial Amount	($51,256)			($51,256)
Funds into plan	$0	($19,719)		($19,719)
Total payments				($70,975)
Payout from plan		$0		$0
Maturity Value			**$100,669**	**$100,669**
Projected Gain				**$29,694**
% Gain vs Total Payments				**41.8%**

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 $3750 (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 $21877 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.