TES ID Number	P4530
Policy Number	82132175
Policy Type	LP-5 yrs-AC
Issue Date	18-Aug-22
Maturity Date	18-Aug-37
Last Premium Date	18-Aug-31

Next Net Premium	$1,970
Duration to Maturity	10 yrs 9 mths
Next Premium Date	18-Aug-27
Internal Rate of Return	**4.00%**
Projected Maturity Value	**$22,656**

Initial Amount	18-Nov-26	**$7,853**
	18-Dec-26	**$7,878**
	18-Jan-27	**$7,904**
Accumulate Cash Coupons		$0
Next Cash Coupon		$501
Cash Benefits Interest Rates		3.00%

Illustration for investment on **18-Nov-26**

Date	Initial	Premiums	Cashback	Maturity	Invested Amount
2026	(7,853)				(7,853)
2027		(2,471)	501		(1,970)
2028		(2,471)	501		(1,970)
2029		(2,471)	501		(1,970)
2030		(2,471)	501		(1,970)
2031		(2,471)	501		(1,970)
2032			501		501
2033			501		501
2034			501		501
2035			501		501
2036			501		501
2037				22,656	
Total	(7,853)	(12,355)	5,010	22,656	(15,198)

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	2026	2027 to 2036	2037	Total
Initial Amount	($7,853)			($7,853)
Funds into plan	$0	($9,850)		($9,850)
Total payments				($17,703)
Payout from plan		$2,505		$2,505
Maturity Value			**$22,656**	**$22,656**
Projected Gain				**$7,458**
% Gain vs Total Payments				**42.1%**

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 $501 (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 $17019 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.