TES ID Number	P4538
Policy Number	54077606
Policy Type	RP
Issue Date	3-Dec-13
Maturity Date	3-Dec-38
Last Premium Date	3-Dec-37

Next Net Premium	$3,646
Duration to Maturity	12 yrs 1 mths
Next Premium Date	3-Dec-26
Internal Rate of Return	**4.20%**
Projected Maturity Value	**$147,557**

Initial Amount	3-Nov-26	**$54,608**
	3-Dec-26	**$58,439**
	3-Jan-27	**$58,644**
Accumulate Cash Coupons		$0
Next Cash Coupon		$0
Cash Benefits Interest Rates		-

Illustration for investment on **3-Nov-26**

Date	Initial	Premiums	Cashback	Maturity	Invested Amount		Maturity Amount	Annual Returns (%)
2026	(54,608)				(54,608)	=>	89,813	5.3%
2026		(3,646)			(3,646)	=>	5,974	5.3%
2027		(3,646)			(3,646)	=>	5,733	5.2%
2028		(3,646)			(3,646)	=>	5,501	5.1%
2029		(3,646)			(3,646)	=>	5,280	5.0%
2030		(3,646)			(3,646)	=>	5,067	4.9%
2031		(3,646)			(3,646)	=>	4,863	4.8%
2032		(3,646)			(3,646)	=>	4,667	4.7%
2033		(3,646)			(3,646)	=>	4,479	4.6%
2034		(3,646)			(3,646)	=>	4,298	4.5%
2035		(3,646)			(3,646)	=>	4,125	4.4%
2036		(3,646)			(3,646)	=>	3,958	4.3%
2037		(3,646)			(3,646)	=>	3,799	4.2%
2038				147,557				
Total	(54,608)	(43,752)	-	147,557	(98,360)	=>	147,557	

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	2026	2027 to 2037	2038	Total
Initial Amount	($54,608)			($54,608)
Funds into plan	($3,646)	($40,106)		($43,752)
Total payments				($98,360)
Payout from plan		$0		$0
Maturity Value			**$147,557**	**$147,557**
Projected Gain				**$49,197**
% Gain vs Total Payments				**50.0%**

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.
Projected Maturity Value, of which $85475 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.