TES ID Number	G2978
Policy Number	0209873647
Policy Type	LP-6 yrs-WL
Issue Date	19-Sep-18
Maturity Date	19-Sep-38
Last Premium Date	19-Sep-32

Next Net Premium	$2,400
Duration to Maturity	11 yrs 10 mths
Next Premium Date	19-Sep-27
Internal Rate of Return	**4.10%**
Projected Maturity Value	**$56,726**

Initial Amount	19-Nov-26	**$22,625**
	19-Dec-26	**$22,700**
	19-Jan-27	**$22,778**
Accumulate Cash Coupons		$0
Next Cash Coupon		$0
Cash Benefits Interest Rates		-

Illustration for investment on **19-Nov-26**

Date	Initial	Premiums	Cashback	Maturity	Invested Amount		Maturity Amount	Annual Returns (%)
2026	(22,625)				(22,625)	=>	36,416	5.2%
2027		(2,400)			(2,400)	=>	3,734	5.1%
2028		(2,400)			(2,400)	=>	3,587	4.9%
2029		(2,400)			(2,400)	=>	3,446	4.8%
2030		(2,400)			(2,400)	=>	3,310	4.7%
2031		(2,400)			(2,400)	=>	3,180	4.6%
2032		(2,400)			(2,400)	=>	3,054	4.5%
2033								
2034								
2035								
2036								
2037								
2038				56,726				
Total	(22,625)	(14,400)	-	56,726	(37,025)	=>	56,726	

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	2026	2027 to 2037	2038	Total
Initial Amount	($22,625)			($22,625)
Funds into plan	$0	($14,400)		($14,400)
Total payments				($37,025)
Payout from plan		$0		$0
Maturity Value			**$56,726**	**$56,726**
Projected Gain				**$19,701**
% Gain vs Total Payments				**53.2%**

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.
Projected Maturity Value, of which $42182.43 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.