TES ID Number	S1051
Policy Number	05200054
Policy Type	LP-4 yrs-AC
Issue Date	26-Nov-12
Maturity Date	26-Nov-46
Last Premium Date	26-Nov-30

Next Net Premium	$6,525
Duration to Maturity	20 yrs 0 mths
Next Premium Date	26-Nov-27
Internal Rate of Return	**4.50%**
Projected Maturity Value	**$186,630**

Initial Amount	26-Nov-26	**$138,143**
	26-Dec-26	**$138,644**
	26-Jan-27	**$139,163**
Accumulate Cash Coupons		$0
Next Cash Coupon		$0
Cash Benefits Interest Rates		3.00%

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

Date	Initial	Premiums	Cashback	Maturity	Invested Amount
2026	(138,143)				(138,143)
2027		(6,525)			(6,525)
2028		(6,525)			(6,525)
2029		(6,525)			(6,525)
2030		(6,525)			(6,525)
2031					
2032					
2033					
2034					
2035					
2036					
2037			18,000		18,000
2038			18,000		18,000
2039			18,000		18,000
2040			18,000		18,000
2041			18,000		18,000
2042			18,000		18,000
2043			18,000		18,000
2044			18,000		18,000
2045			18,000		18,000

2046			18,000	186,630		
Total	(138,143)	(26,100)	180,000	186,630		(2,243)

	2026	2027 to 2045	2046	Total
Initial Amount	($138,143)			($138,143)
Funds into plan	$0	($26,100)		($26,100)
Total payments				($164,243)
Payout from plan		$162,000		$162,000
Maturity Value			**$186,630**	**$186,630**
Projected Gain				**$184,387**
% Gain vs Total Payments				**112.3%**

Cash Coupon

This Plan has Monthly Cash Coupon. Above illustration assumes Cash Coupon withdrawal to net off Premium.
Starting from Dec 2037, you have the option to accumulate $1500 monthly ($18000 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 $18000 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.