TES ID Number	G2799
Policy Number	0205510596
Policy Type	LP-8 yrs-AC
Issue Date	21-Mar-17
Maturity Date	20-Mar-42
Last Premium Date	21-Mar-34

Next Net Premium	$1,416
Duration to Maturity	15 yrs 4 mths
Next Premium Date	21-Mar-27
Internal Rate of Return	**4.50%**
Projected Maturity Value	**$32,470**

Initial Amount	21-Nov-26	**$11,305**
	21-Dec-26	**$11,346**
	21-Jan-27	**$11,388**
Accumulate Cash Coupons		$0
Next Cash Coupon		$1,030
Cash Benefits Interest Rates		3.00%

Illustration for investment on **21-Nov-26**

Date	Initial	Premiums	Cashback	Maturity	Invested Amount
2026	(11,305)				(11,305)
2027		(2,446)	1,030		(1,416)
2028		(2,446)	1,030		(1,416)
2029		(2,446)	1,030		(1,416)
2030		(2,446)	1,030		(1,416)
2031		(2,446)	1,030		(1,416)
2032		(2,446)	1,030		(1,416)
2033		(2,446)	1,030		(1,416)
2034		(2,446)	1,030		(1,416)
2035			1,030		1,030
2036			1,030		1,030
2037			1,030		1,030
2038			1,030		1,030
2039			1,030		1,030
2040			1,030		1,030
2041			1,030		1,030
2042				32,470	
Total	(11,305)	(19,568)	15,450	32,470	(15,423)

TES Capital Investments Pte. Ltd.
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	2026	2027 to 2041	2042	Total
Initial Amount	($11,305)			($11,305)
Funds into plan	$0	($11,328)		($11,328)
Total payments				($22,633)
Payout from plan		$7,210		$7,210
Maturity Value			**$32,470**	**$32,470**
Projected Gain				**$17,047**
% Gain vs Total Payments				**75.3%**

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 $1030 (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 $6924.03 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.