TES ID Number	P4210
Policy Number	36431705
Policy Type	RP
Issue Date	12-Sep-08
Maturity Date	12-Sep-38
Last Premium Date	12-Sep-37

Next Net Premium	$640
Duration to Maturity	11 yrs 9 mths
Next Premium Date	12-Sep-27
Internal Rate of Return	**4.10%**
Projected Maturity Value	**$34,813**

Initial Amount	12-Dec-26	**$16,072**
	12-Jan-27	**$16,127**
	12-Feb-27	**$16,182**
Accumulate Cash Coupons		$0
Next Cash Coupon		$0
Cash Benefits Interest Rates		-

Illustration for investment on **12-Dec-26**

Date	Initial	Premiums	Cashback	Maturity	Invested Amount		Maturity Amount	Annual Returns (%)
2026	(16,072)				(16,072)	=>	25,781	5.1%
2027		(640)			(640)	=>	996	5.1%
2028		(640)			(640)	=>	956	4.9%
2029		(640)			(640)	=>	919	4.8%
2030		(640)			(640)	=>	883	4.7%
2031		(640)			(640)	=>	848	4.6%
2032		(640)			(640)	=>	814	4.5%
2033		(640)			(640)	=>	782	4.5%
2034		(640)			(640)	=>	752	4.4%
2035		(640)			(640)	=>	722	4.3%
2036		(640)			(640)	=>	694	4.2%
2037		(640)			(640)	=>	666	4.1%
2038				34,813				
Total	(16,072)	(7,040)	-	34,813	(23,112)	=>	34,813	

TES Capital Investments Pte. Ltd.
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	2026	2027 to 2037	2038	Total
Initial Amount	($16,072)			($16,072)
Funds into plan	$0	($7,040)		($7,040)
Total payments				($23,112)
Payout from plan		$0		$0
Maturity Value			**$34,813**	**$34,813**
Projected Gain				**$11,701**
% Gain vs Total Payments				**50.6%**

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.
Projected Maturity Value, of which $18334 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.