TES ID Number	G2902
Policy Number	0211008839
Policy Type	LP-7 yrs-WL
Issue Date	9-Apr-19
Maturity Date	9-Apr-39
Last Premium Date	9-Apr-33

Next Net Premium	$3,000
Duration to Maturity	12 yrs 4 mths
Next Premium Date	9-Apr-27
Internal Rate of Return	**4.20%**
Projected Maturity Value	**$70,907**

Initial Amount	9-Dec-26	**$24,308**
	9-Jan-27	**$24,393**
	9-Feb-27	**$24,479**
Accumulate Cash Coupons		$0
Next Cash Coupon		$0
Cash Benefits Interest Rates		-

Illustration for investment on **9-Dec-26**

Date	Initial	Premiums	Cashback	Maturity	Invested Amount		Maturity Amount	Annual Returns (%)
2026	(24,308)				(24,308)	=>	40,394	5.4%
2027		(3,000)			(3,000)	=>	4,915	5.3%
2028		(3,000)			(3,000)	=>	4,717	5.2%
2029		(3,000)			(3,000)	=>	4,527	5.1%
2030		(3,000)			(3,000)	=>	4,344	5.0%
2031		(3,000)			(3,000)	=>	4,169	4.9%
2032		(3,000)			(3,000)	=>	4,001	4.8%
2033		(3,000)			(3,000)	=>	3,840	4.7%
2034								
2035								
2036								
2037								
2038								
2039				70,907				
Total	(24,308)	(21,000)	-	70,907	(45,308)	=>	70,907	

TES Capital Investments Pte. Ltd.
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	2026	2027 to 2038	2039	Total
Initial Amount	($24,308)			($24,308)
Funds into plan	$0	($21,000)		($21,000)
Total payments				($45,308)
Payout from plan		$0		$0
Maturity Value			**$70,907**	**$70,907**
Projected Gain				**$25,599**
% Gain vs Total Payments				**56.5%**

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.
Projected Maturity Value, of which $52248.13 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.