TES ID Number	A6807
Policy Number	L545701990
Policy Type	LP-2 yrs-AC
Issue Date	1-Oct-19
Maturity Date	1-Oct-44
Last Premium Date	1-Oct-28

Next Net Premium	$3,590
Duration to Maturity	17 yrs 10 mths
Next Premium Date	1-Oct-27
Internal Rate of Return	**4.50%**
Projected Maturity Value	**$33,009**

Initial Amount	1-Dec-26	**$32,442**
	1-Jan-27	**$32,564**
	1-Feb-27	**$32,686**
Accumulate Cash Coupons		$0
Next Cash Coupon		$2,440
Cash Benefits Interest Rates		2.75%

Illustration for investment on **1-Dec-26**

Date	Initial	Premiums	Cashback	Maturity	Invested Amount
2026	(32,442)				(32,442)
2027		(6,030)	2,440		(3,590)
2028		(6,030)	2,440		(3,590)
2029			2,440		2,440
2030			2,440		2,440
2031			2,440		2,440
2032			2,440		2,440
2033			2,440		2,440
2034			2,440		2,440
2035			2,440		2,440
2036			2,440		2,440
2037			2,440		2,440
2038			2,440		2,440
2039			2,440		2,440
2040			2,440		2,440
2041			2,440		2,440
2042			2,440		2,440
2043			2,440		2,440
2044				33,009	

TES Capital Investments Pte. Ltd.
Tel: +65 64026455

Total	(32,442)	(12,060)	41,480	33,009	(3,022)

	2026	2027 to 2043	2044	Total
Initial Amount	($32,442)			($32,442)
Funds into plan	$0	($7,180)		($7,180)
Total payments				($39,622)
Payout from plan		$36,600		$36,600
Maturity Value			**$33,009**	**$33,009**
Projected Gain				**$29,987**
% Gain vs Total Payments				**75.7%**

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 $2440 (annual cash coupon value) into this policy to yield 2.75% 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 $5854 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.