TES ID Number	P4352
Policy Number	64017521
Policy Type	RP-AC
Issue Date	21-Dec-16
Maturity Date	21-Dec-41
Last Premium Date	21-Dec-40

Next Net Premium	$1,877
Duration to Maturity	15 yrs 1 mths
Next Premium Date	21-Dec-26
Internal Rate of Return	**4.80%**
Projected Maturity Value	**$74,956**

Initial Amount	21-Nov-26	**$16,327**
	21-Dec-26	**$18,267**
	21-Jan-27	**$18,340**
Accumulate Cash Coupons		$0
Next Cash Coupon		$3,150
Cash Benefits Interest Rates		3.00%

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

Date	Initial	Premiums	Cashback	Maturity	Invested Amount		Maturity Amount	Annual Returns (%)
2026	(16,327)				(16,327)	=>	33,142	6.8%
2026		(5,027)	3,150		(1,877)	=>	3,792	6.8%
2027		(5,027)	3,150		(1,877)	=>	3,619	6.6%
2028		(5,027)	3,150		(1,877)	=>	3,453	6.5%
2029		(5,027)	3,150		(1,877)	=>	3,295	6.3%
2030		(5,027)	3,150		(1,877)	=>	3,144	6.1%
2031		(5,027)	3,150		(1,877)	=>	3,000	6.0%
2032		(5,027)	3,150		(1,877)	=>	2,862	5.8%
2033		(5,027)	3,150		(1,877)	=>	2,731	5.7%
2034		(5,027)	3,150		(1,877)	=>	2,606	5.5%
2035		(5,027)	3,150		(1,877)	=>	2,487	5.4%
2036		(5,027)	3,150		(1,877)	=>	2,373	5.3%
2037		(5,027)	3,150		(1,877)	=>	2,264	5.2%
2038		(5,027)	3,150		(1,877)	=>	2,161	5.0%
2039		(5,027)	3,150		(1,877)	=>	2,062	4.9%
2040		(5,027)	3,150		(1,877)	=>	1,967	4.8%
2041				74,956				
Total	(16,327)	(75,405)	47,250	74,956	(44,482)	=>	74,956	

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

	2026	2027 to 2040	2041	Total
Initial Amount	($16,327)			($16,327)
Funds into plan	($1,877)	($26,278)		($28,155)
Total payments				($44,482)
Payout from plan		$0		$0
Maturity Value			**$74,956**	**$74,956**
Projected Gain				**$30,474**
% Gain vs Total Payments				**68.5%**

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 $3150 (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 $10501 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.