TES ID Number	G2943
Policy Number	0207772635
Policy Type	RP
Issue Date	28-Nov-17
Maturity Date	27-Nov-42
Last Premium Date	28-Nov-41

Next Net Premium	$3,009
Duration to Maturity	16 yrs 0 mths
Next Premium Date	28-Nov-27
Internal Rate of Return	**4.60%**
Projected Maturity Value	**$114,853**

Initial Amount	28-Nov-26	**$23,815**
	28-Dec-26	**$23,903**
	28-Jan-27	**$23,994**
Accumulate Cash Coupons		$0
Next Cash Coupon		$0
Cash Benefits Interest Rates		-

Illustration for investment on **28-Nov-26**

Date	Initial	Premiums	Cashback	Maturity
2026	(23,815)			
2027		(3,009)		
2028		(3,009)		
2029		(3,009)		
2030		(3,009)		
2031		(3,009)		
2032		(3,009)		
2033		(3,009)		
2034		(3,009)		
2035		(3,009)		
2036		(3,009)		
2037		(3,009)		
2038		(3,009)		
2039		(3,009)		
2040		(3,009)		
2041		(3,009)		
2042				114,853
Total	(23,815)	(45,135)	-	114,853

Invested Amount		Maturity Amount	Annual Returns (%)
(23,815)	=>	48,947	6.6%
(3,009)	=>	5,908	6.4%
(3,009)	=>	5,647	6.3%
(3,009)	=>	5,399	6.1%
(3,009)	=>	5,162	6.0%
(3,009)	=>	4,935	5.8%
(3,009)	=>	4,717	5.7%
(3,009)	=>	4,510	5.5%
(3,009)	=>	4,312	5.4%
(3,009)	=>	4,122	5.3%
(3,009)	=>	3,941	5.2%
(3,009)	=>	3,768	5.0%
(3,009)	=>	3,602	4.9%
(3,009)	=>	3,444	4.8%
(3,009)	=>	3,292	4.7%
(3,009)	=>	3,147	4.6%
(68,950)	=>	114,853	

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

	2026	2027 to 2041	2042	Total
Initial Amount	($23,815)			($23,815)
Funds into plan	$0	($45,135)		($45,135)
Total payments				($68,950)
Payout from plan		$0		$0
Maturity Value			**$114,853**	**$114,853**
Projected Gain				**$45,903**
% Gain vs Total Payments				**66.6%**

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.
Projected Maturity Value, of which $74968.27 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.