TES ID Number	P4395
Policy Number	60652001
Policy Type	RP
Issue Date	30-Dec-15
Maturity Date	30-Dec-40
Last Premium Date	30-Dec-39

Next Net Premium	$752
Duration to Maturity	14 yrs 1 mths
Next Premium Date	30-Dec-26
Internal Rate of Return	**4.40%**
Projected Maturity Value	**$28,559**

Initial Amount	30-Nov-26	**$7,518**
	30-Dec-26	**$8,297**
	30-Jan-27	**$8,327**
Accumulate Cash Coupons		$0
Next Cash Coupon		$0
Cash Benefits Interest Rates		-

Illustration for investment on **30-Nov-26**

Date	Initial	Premiums	Cashback	Maturity	Invested Amount		Maturity Amount	Annual Returns (%)
2026	(7,518)				(7,518)	=>	13,797	5.9%
2026		(752)			(752)	=>	1,374	5.9%
2027		(752)			(752)	=>	1,316	5.8%
2028		(752)			(752)	=>	1,261	5.6%
2029		(752)			(752)	=>	1,208	5.5%
2030		(752)			(752)	=>	1,157	5.4%
2031		(752)			(752)	=>	1,108	5.3%
2032		(752)			(752)	=>	1,061	5.1%
2033		(752)			(752)	=>	1,017	5.0%
2034		(752)			(752)	=>	974	4.9%
2035		(752)			(752)	=>	933	4.8%
2036		(752)			(752)	=>	893	4.7%
2037		(752)			(752)	=>	856	4.6%
2038		(752)			(752)	=>	820	4.5%
2039		(752)			(752)	=>	785	4.4%
2040				28,559				
Total	(7,518)	(10,528)	-	28,559	(18,046)	=>	28,559	

TES Capital Investments Pte. Ltd.
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	2026	2027 to 2039	2040	Total
Initial Amount	($7,518)			($7,518)
Funds into plan	($752)	($9,776)		($10,528)
Total payments				($18,046)
Payout from plan		$0		$0
Maturity Value			**$28,559**	**$28,559**
Projected Gain				**$10,513**
% Gain vs Total Payments				**58.3%**

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.
Projected Maturity Value, of which $16090 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.