| | |
|---|---|
| **TES ID Number** | P4409 |
| **Policy Number** | 61712875 |
| **Policy Type** | SP-WL |
| **Issue Date** | 30-Apr-16 |
| **Maturity Date** | 30-Apr-36 |
| **Last Premium Date** | 30-Apr-25 |

| | |
|---|---|
| **Next Net Premium** | $0 |
| **Duration to Maturity** | 9 yrs 5 mths |
| **Next Premium Date** | Not Applicable |
| **Internal Rate of Return** | **3.70%** |
| **Projected Maturity Value** | **$204,412** |

| | | |
|---|---|---|
| **Initial Amount** | 30-Nov-26 | **$145,158** |
| | 30-Dec-26 | **$145,592** |
| | 30-Jan-27 | **$146,042** |
| **Accumulate Cash Coupons** | | $0 |
| **Next Cash Coupon** | | $0 |
| **Cash Benefits Interest Rates** | | - |

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

| Date | Initial | Premiums | Cashback | Maturity |
|---|---|---|---|---|
| 2026 | (145,158) | | | |
| 2027 | | | | |
| 2028 | | | | |
| 2029 | | | | |
| 2030 | | | | |
| 2031 | | | | |
| 2032 | | | | |
| 2033 | | | | |
| 2034 | | | | |
| 2035 | | | | |
| 2036 | | | | 204,412 |
| Total | (145,158) | - | - | 204,412 |

| Invested Amount | | Maturity Amount | Annual Returns (%) |
|---|---|---|---|
| (145,158) | => | 204,412 | 4.3% |
| (145,158) | => | 204,412 | |

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

| | 2026 | 2027 to 2035 | 2036 | Total |
|---|---|---|---|---|
| Initial Amount | ($145,158) | | | ($145,158) |
| Funds into plan | $0 | $0 | | $0 |
| Total payments | | | | ($145,158) |
| Payout from plan | | $0 | | $0 |
| **Maturity Value** | | | **$204,412** | **$204,412** |
| **Projected Gain** | | | | **$59,254** |
| **% Gain vs Total Payments** | | | | **40.8%** |

**Cash Coupon**

This Plan has no Yearly Cash Coupon.

**Notes**

This product is underwritten by the relevant insurance company.
Projected Maturity Value, of which $126714 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.