TES ID Number	P4426
Policy Number	75495848
Policy Type	LP-3 yrs-WL
Issue Date	21-Sep-20
Maturity Date	21-Sep-40
Last Premium Date	21-Sep-29

Next Net Premium	$4,800
Duration to Maturity	13 yrs 10 mths
Next Premium Date	21-Sep-27
Internal Rate of Return	**4.30%**
Projected Maturity Value	**$84,359**

Initial Amount	21-Nov-26	**$33,761**
	21-Dec-26	**$33,878**
	21-Jan-27	**$33,999**
Accumulate Cash Coupons		$0
Next Cash Coupon		$0
Cash Benefits Interest Rates		-

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

Date	Initial	Premiums	Cashback	Maturity
2026	(33,761)			
2027		(4,800)		
2028		(4,800)		
2029		(4,800)		
2030				
2031				
2032				
2033				
2034				
2035				
2036				
2037				
2038				
2039				
2040				84,359
Total	(33,761)	(14,400)	-	84,359

Invested Amount		Maturity Amount	Annual Returns (%)
(33,761)	=>	60,478	5.7%
(4,800)	=>	8,298	5.6%
(4,800)	=>	7,955	5.5%
(4,800)	=>	7,627	5.4%
(48,161)	=>	84,359	

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

	2026	2027 to 2039	2040	Total
Initial Amount	($33,761)			($33,761)
Funds into plan	$0	($14,400)		($14,400)
Total payments				($48,161)
Payout from plan		$0		$0
Maturity Value			**$84,359**	**$84,359**
Projected Gain				**$36,198**
% Gain vs Total Payments				**75.2%**

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.
Projected Maturity Value, of which $52320 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.