TES ID Number	G2966
Policy Number	0210243421
Policy Type	LP-11 yrs-AC
Issue Date	13-Nov-18
Maturity Date	12-Nov-43
Last Premium Date	13-Nov-37

Next Net Premium	$1,281
Duration to Maturity	17 yrs 0 mths
Next Premium Date	13-Nov-27
Internal Rate of Return	**4.50%**
Projected Maturity Value	**$38,313**

Initial Amount	13-Nov-26	**$11,607**
	13-Dec-26	**$11,649**
	13-Jan-27	**$11,692**
Accumulate Cash Coupons		$0
Next Cash Coupon		$1,631
Cash Benefits Interest Rates		3.00%

Illustration for investment on **13-Nov-26**

Date	Initial	Premiums	Cashback	Maturity	Invested Amount
2026	(11,607)				(11,607)
2027		(2,912)	1,631		(1,281)
2028		(2,912)	1,631		(1,281)
2029		(2,912)	1,631		(1,281)
2030		(2,912)	1,631		(1,281)
2031		(2,912)	1,631		(1,281)
2032		(2,912)	1,631		(1,281)
2033		(2,912)	1,631		(1,281)
2034		(2,912)	1,631		(1,281)
2035		(2,912)	1,631		(1,281)
2036		(2,912)	1,631		(1,281)
2037		(2,912)	1,631		(1,281)
2038			1,631		1,631
2039			1,631		1,631
2040			1,631		1,631
2041			1,631		1,631
2042			1,631		1,631
2043				38,313	
Total	(11,607)	(32,032)	26,096	38,313	(17,543)

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

	2026	2027 to 2042	2043	Total
Initial Amount	($11,607)			($11,607)
Funds into plan	$0	($14,091)		($14,091)
Total payments				($25,698)
Payout from plan		$8,155		$8,155
Maturity Value			**$38,313**	**$38,313**
Projected Gain				**$20,770**
% Gain vs Total Payments				**80.8%**

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 $1631 (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 $23611.51 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.