TES ID Number	P4465
Policy Number	72831059
Policy Type	LP-2 yrs-WL
Issue Date	15-Nov-19
Maturity Date	15-Nov-39
Last Premium Date	15-Nov-28

Next Net Premium	$10,000
Duration to Maturity	12 yrs 11 mths
Next Premium Date	15-Nov-27
Internal Rate of Return	**4.20%**
Projected Maturity Value	**$175,749**

Initial Amount	15-Dec-26	**$84,391**
	15-Jan-27	**$84,686**
	15-Feb-27	**$84,983**
Accumulate Cash Coupons		$0
Next Cash Coupon		$0
Cash Benefits Interest Rates		-

Illustration for investment on **15-Dec-26**

Date	Initial	Premiums	Cashback	Maturity
2026	(84,391)			
2027		(10,000)		
2028		(10,000)		
2029				
2030				
2031				
2032				
2033				
2034				
2035				
2036				
2037				
2038				
2039				175,749
Total	(84,391)	(20,000)	-	175,749

Invested Amount		Maturity Amount	Annual Returns (%)
(84,391)	=>	143,643	5.4%
(10,000)	=>	16,384	5.3%
(10,000)	=>	15,722	5.2%
(104,391)	=>	175,749	

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

	2026	2027 to 2038	2039	Total
Initial Amount	($84,391)			($84,391)
Funds into plan	$0	($20,000)		($20,000)
Total payments				($104,391)
Payout from plan		$0		$0
Maturity Value			**$175,749**	**$175,749**
Projected Gain				**$71,358**
% Gain vs Total Payments				**68.4%**

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.
Projected Maturity Value, of which $109000 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.