TES ID Number	S1159
Policy Number	80001331
Policy Type	RP-AC
Issue Date	14-Dec-17
Maturity Date	14-Dec-42
Last Premium Date	14-Dec-41

Next Net Premium	$1,479
Duration to Maturity	16 yrs 0 mths
Next Premium Date	14-Dec-27
Internal Rate of Return	**4.90%**
Projected Maturity Value	**$59,770**

Initial Amount	14-Dec-26	**$12,335**
	14-Jan-27	**$12,386**
	14-Feb-27	**$12,436**
Accumulate Cash Coupons		$0
Next Cash Coupon		$2,175
Cash Benefits Interest Rates		3.00%

Illustration for investment on **14-Dec-26**

Date	Initial	Premiums	Cashback	Maturity
2026	(12,335)			
2027		(3,654)	2,175	
2028		(3,654)	2,175	
2029		(3,654)	2,175	
2030		(3,654)	2,175	
2031		(3,654)	2,175	
2032		(3,654)	2,175	
2033		(3,654)	2,175	
2034		(3,654)	2,175	
2035		(3,654)	2,175	
2036		(3,654)	2,175	
2037		(3,654)	2,175	
2038		(3,654)	2,175	
2039		(3,654)	2,175	
2040		(3,654)	2,175	
2041		(3,654)	2,175	
2042				59,770
Total	(12,335)	(54,810)	32,625	59,770

Invested Amount		Maturity Amount	Annual Returns (%)
(12,335)	=>	26,543	7.2%
(1,479)	=>	3,031	7.0%
(1,479)	=>	2,889	6.8%
(1,479)	=>	2,754	6.6%
(1,479)	=>	2,626	6.5%
(1,479)	=>	2,503	6.3%
(1,479)	=>	2,386	6.1%
(1,479)	=>	2,275	6.0%
(1,479)	=>	2,169	5.8%
(1,479)	=>	2,067	5.7%
(1,479)	=>	1,971	5.5%
(1,479)	=>	1,879	5.4%
(1,479)	=>	1,791	5.3%
(1,479)	=>	1,707	5.1%
(1,479)	=>	1,627	5.0%
(1,479)	=>	1,551	4.9%
(34,520)	=>	59,770	

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

	2026	2027 to 2041	2042	Total
Initial Amount	($12,335)			($12,335)
Funds into plan	$0	($22,185)		($22,185)
Total payments				($34,520)
Payout from plan		$0		$0
Maturity Value			**$59,770**	**$59,770**
Projected Gain				**$25,250**
% Gain vs Total Payments				**73.1%**

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 $2175 (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 $19575 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.