TES ID Number	P4479
Policy Number	53425736
Policy Type	RP-AC
Issue Date	16-Dec-13
Maturity Date	16-Dec-38
Last Premium Date	16-Dec-37

Next Net Premium	$515
Duration to Maturity	12 yrs 1 mths
Next Premium Date	16-Dec-26
Internal Rate of Return	**4.50%**
Projected Maturity Value	**$18,441**

Initial Amount	16-Nov-26	**$5,942**
	16-Dec-26	**$6,478**
	16-Jan-27	**$6,503**
Accumulate Cash Coupons		$0
Next Cash Coupon		$775
Cash Benefits Interest Rates		3.00%

Illustration for investment on **16-Nov-26**

Date	Initial	Premiums	Cashback	Maturity	Invested Amount		Maturity Amount	Annual Returns (%)
2026	(5,942)				(5,942)	=>	10,119	5.8%
2026		(1,290)	775		(515)	=>	873	5.8%
2027		(1,290)	775		(515)	=>	836	5.7%
2028		(1,290)	775		(515)	=>	800	5.5%
2029		(1,290)	775		(515)	=>	765	5.4%
2030		(1,290)	775		(515)	=>	732	5.3%
2031		(1,290)	775		(515)	=>	701	5.2%
2032		(1,290)	775		(515)	=>	671	5.0%
2033		(1,290)	775		(515)	=>	642	4.9%
2034		(1,290)	775		(515)	=>	614	4.8%
2035		(1,290)	775		(515)	=>	588	4.7%
2036		(1,290)	775		(515)	=>	562	4.6%
2037		(1,290)	775		(515)	=>	538	4.5%
2038				18,441				
Total	(5,942)	(15,480)	9,300	18,441	(12,122)	=>	18,441	

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

	2026	2027 to 2037	2038	Total
Initial Amount	($5,942)			($5,942)
Funds into plan	($515)	($5,665)		($6,180)
Total payments				($12,122)
Payout from plan		$0		$0
Maturity Value			**$18,441**	**$18,441**
Projected Gain				**$6,319**
% Gain vs Total Payments				**52.1%**

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 $775 (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 $3830 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.