TES ID Number	P4487
Policy Number	54729031
Policy Type	RP-AC
Issue Date	10-Apr-14
Maturity Date	10-Apr-39
Last Premium Date	10-Apr-38

Next Net Premium	$1,335
Duration to Maturity	12 yrs 5 mths
Next Premium Date	10-Apr-27
Internal Rate of Return	**4.50%**
Projected Maturity Value	**$52,945**

Initial Amount	10-Nov-26	**$18,156**
	10-Dec-26	**$18,222**
	10-Jan-27	**$18,290**
Accumulate Cash Coupons		$0
Next Cash Coupon		$2,225
Cash Benefits Interest Rates		3.00%

Illustration for investment on **10-Nov-26**

Date	Initial	Premiums	Cashback	Maturity
2026	(18,156)			
2027		(3,560)	2,225	
2028		(3,560)	2,225	
2029		(3,560)	2,225	
2030		(3,560)	2,225	
2031		(3,560)	2,225	
2032		(3,560)	2,225	
2033		(3,560)	2,225	
2034		(3,560)	2,225	
2035		(3,560)	2,225	
2036		(3,560)	2,225	
2037		(3,560)	2,225	
2038		(3,560)	2,225	
2039				52,945
Total	(18,156)	(42,720)	26,700	52,945

Invested Amount		Maturity Amount	Annual Returns (%)
(18,156)	=>	31,372	5.9%
(1,335)	=>	2,264	5.8%
(1,335)	=>	2,166	5.7%
(1,335)	=>	2,073	5.5%
(1,335)	=>	1,984	5.4%
(1,335)	=>	1,899	5.3%
(1,335)	=>	1,817	5.2%
(1,335)	=>	1,738	5.0%
(1,335)	=>	1,664	4.9%
(1,335)	=>	1,592	4.8%
(1,335)	=>	1,523	4.7%
(1,335)	=>	1,458	4.6%
(1,335)	=>	1,395	4.5%
(34,176)	=>	52,945	

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

	2026	2027 to 2038	2039	Total
Initial Amount	($18,156)			($18,156)
Funds into plan	$0	($16,020)		($16,020)
Total payments				($34,176)
Payout from plan		$0		$0
Maturity Value			**$52,945**	**$52,945**
Projected Gain				**$18,769**
% Gain vs Total Payments				**54.9%**

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 $2225 (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 $10055 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.