TES ID Number	P4496
Policy Number	49125232
Policy Type	RP-AC
Issue Date	31-May-12
Maturity Date	31-May-37
Last Premium Date	31-May-36

Next Net Premium	$1,333
Duration to Maturity	10 yrs 6 mths
Next Premium Date	31-May-27
Internal Rate of Return	**4.30%**
Projected Maturity Value	**$60,402**

Initial Amount	30-Nov-26	**$27,932**
	31-Dec-26	**$28,032**
	31-Jan-27	**$28,133**
Accumulate Cash Coupons		$0
Next Cash Coupon		$2,250
Cash Benefits Interest Rates		3.00%

Illustration for investment on **30-Nov-26**

Date	Initial	Premiums	Cashback	Maturity
2026	(27,932)			
2027		(3,583)	2,250	
2028		(3,583)	2,250	
2029		(3,583)	2,250	
2030		(3,583)	2,250	
2031		(3,583)	2,250	
2032		(3,583)	2,250	
2033		(3,583)	2,250	
2034		(3,583)	2,250	
2035		(3,583)	2,250	
2036		(3,583)	2,250	
2037				60,402
Total	(27,932)	(35,830)	22,500	60,402

Invested Amount		Maturity Amount	Annual Returns (%)
(27,932)	=>	43,475	5.3%
(1,333)	=>	2,031	5.2%
(1,333)	=>	1,947	5.1%
(1,333)	=>	1,867	5.0%
(1,333)	=>	1,790	4.9%
(1,333)	=>	1,716	4.8%
(1,333)	=>	1,645	4.7%
(1,333)	=>	1,577	4.6%
(1,333)	=>	1,513	4.5%
(1,333)	=>	1,450	4.4%
(1,333)	=>	1,390	4.3%
(41,262)	=>	60,402	

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

	2026	2027 to 2036	2037	Total
Initial Amount	($27,932)			($27,932)
Funds into plan	$0	($13,330)		($13,330)
Total payments				($41,262)
Payout from plan		$0		$0
Maturity Value			**$60,402**	**$60,402**
Projected Gain				**$19,140**
% Gain vs Total Payments				**46.4%**

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 $2250 (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 $12106 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.