TES ID Number	P4503
Policy Number	61239822
Policy Type	SP-WL
Issue Date	31-May-16
Maturity Date	31-May-36
Last Premium Date	31-May-25

Next Net Premium	$0
Duration to Maturity	9 yrs 6 mths
Next Premium Date	Not Applicable
Internal Rate of Return	**3.70%**
Projected Maturity Value	**$51,692**

Initial Amount	30-Nov-26	**$36,595**
	31-Dec-26	**$36,708**
	31-Jan-27	**$36,821**
Accumulate Cash Coupons		$0
Next Cash Coupon		$0
Cash Benefits Interest Rates		-

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

Date	Initial	Premiums	Cashback	Maturity
2026	(36,595)			
2027				
2028				
2029				
2030				
2031				
2032				
2033				
2034				
2035				
2036				51,692
Total	(36,595)	-	-	51,692

Invested Amount		Maturity Amount	Annual Returns (%)
(36,595)	=>	51,692	4.3%
(36,595)	=>	51,692	

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

	2026	2027 to 2035	2036	Total
Initial Amount	($36,595)			($36,595)
Funds into plan	$0	$0		$0
Total payments				($36,595)
Payout from plan		$0		$0
Maturity Value			**$51,692**	**$51,692**
Projected Gain				**$15,097**
% Gain vs Total Payments				**41.3%**

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.
Projected Maturity Value, of which $32246 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.