TES ID Number	P4549
Policy Number	37750194
Policy Type	RP-AC
Issue Date	3-Dec-08
Maturity Date	3-Dec-33
Last Premium Date	3-Dec-32

Next Net Premium	$1,749
Duration to Maturity	7 yrs 0 mths
Next Premium Date	3-Dec-27
Internal Rate of Return	**4.00%**
Projected Maturity Value	**$80,535**

Initial Amount	3-Dec-26	**$52,019**
	3-Jan-27	**$52,193**
	3-Feb-27	**$52,367**
Accumulate Cash Coupons		$0
Next Cash Coupon		$3,000
Cash Benefits Interest Rates		3.00%

Illustration for investment on **3-Dec-26**

Date	Initial	Premiums	Cashback	Maturity
2026	(52,019)			
2027		(4,749)	3,000	
2028		(4,749)	3,000	
2029		(4,749)	3,000	
2030		(4,749)	3,000	
2031		(4,749)	3,000	
2032		(4,749)	3,000	
2033				80,535
Total	(52,019)	(28,494)	18,000	80,535

Invested Amount		Maturity Amount	Annual Returns (%)
(52,019)	=>	68,470	4.5%
(1,749)	=>	2,213	4.4%
(1,749)	=>	2,128	4.3%
(1,749)	=>	2,046	4.2%
(1,749)	=>	1,967	4.2%
(1,749)	=>	1,892	4.1%
(1,749)	=>	1,819	4.0%
(62,513)	=>	80,535	

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

	2026	2027 to 2032	2033	Total
Initial Amount	($52,019)			($52,019)
Funds into plan	$0	($10,494)		($10,494)
Total payments				($62,513)
Payout from plan		$0		$0
Maturity Value			**$80,535**	**$80,535**
Projected Gain				**$18,022**
% Gain vs Total Payments				**28.8%**

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 $3000 (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 $21873 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.