



TES
CAPITAL

TES ID Number	M1956	Next Net Premium	\$12,568	Initial Amount	27-Aug-22	\$46,500
Policy Number	2490992645	Duration to Maturity	30 yrs 8 mths		27-Sep-22	\$46,680
Policy Type	LP-5 yrs-AC	Next Premium Date	27-Apr-23		27-Oct-22	\$46,850
Issue Date	27-Apr-18	Internal Rate of Return	4.50%	Accumulate Cash Coupons		\$0
Maturity Date	27-Apr-53	Projected Maturity Value	\$19,031	Next Cash Coupon		\$0
Last Premium Date	27-Apr-27			Cash Benefits Interest Rates		3.00%

Illustration for investment on 27-Aug-22					Invested Amount
Date	Initial	Premiums	Cashback	Maturity	
2022	(46,500)				(46,500)
2023		(12,568)			(12,568)
2024		(12,568)			(12,568)
2025		(12,568)			(12,568)
2026		(12,568)			(12,568)
2027		(12,568)			(12,568)
2028					
2029					
2030					
2031					
2032					
2033					
2034					
2035					
2036					
2037					
2038					
2039			19,031		19,031
2040			19,031		19,031
2041			19,031		19,031
2042			19,031		19,031
2043			19,031		19,031
2044			19,031		19,031



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Issue Date	27-Apr-18	Internal Rate of Return	4.50%	Accumulate Cash Coupons		\$0
Maturity Date	27-Apr-53	Projected Maturity Value	\$19,031	Next Cash Coupon		\$0
Last Premium Date	27-Apr-27			Cash Benefits Interest Rates		3.00%
Illustration for investment on		27-Aug-22		Invested		
2045			19,031	19,031		
2046			19,031	19,031		
2047			19,031	19,031		
2048			19,031	19,031		
2049			19,031	19,031		
2050			19,031	19,031		
2051			19,031	19,031		
2052			19,031	19,031		
2053						19,031
Total	(46,500)	(62,838)	266,434			157,096

	2022	2023 to 2052	2053	Total
Initial Amount	-\$46,500			-\$46,500
Funds into plan	\$0	-\$62,838		-\$62,838
Total payments				-\$109,338
Payout from plan		\$266,434		\$266,434
Maturity Value			\$19,031	\$19,031
Projected Gain				\$176,127
% Gain vs Total Payments				161.1%

Cash Coupon

This Plan has Yearly Cash Coupon. Above illustration assumes Cash Coupon withdrawal to net off Premium. You have the yearly option to top up \$0 Cash (up to annual cash coupon value) to this policy and this portion of cash savings is yielding 3% p.a. For this Cash portion, you have the option to withdraw, discontinue and resume anytime.



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Issue Date	27-Apr-18
Maturity Date	27-Apr-53
Last Premium Date	27-Apr-27

Next Net Premium	\$12,568
Duration to Maturity	30 yrs 8 mths
Next Premium Date	27-Apr-23
Internal Rate of Return	4.50%
Projected Maturity Value	\$19,031

Initial Amount	27-Aug-22	\$46,500
	27-Sep-22	\$46,680
	27-Oct-22	\$46,850
Accumulate Cash Coupons	\$0	
Next Cash Coupon	\$0	
Cash Benefits Interest Rates	3.00%	
Invested		

Illustration for investment on 27-Aug-22

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$14400 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.