



**TES**  
CAPITAL

TES ID Number	P3441	Net Annual Premium	\$439
Policy Number	30525421	Duration to Maturity	8 yrs 0 mths
Policy Type	RP-AC	Next Premium Date	17-Nov-23
Issue Date	17-Nov-05	Internal Rate of Return	5.00%
Maturity Date	17-Nov-30	Projected Maturity Value	\$17,784
Last Premium Date	17-Nov-29		

Initial Amount	17-Nov-22	\$9,493
	17-Dec-22	\$9,531
	17-Jan-23	\$9,570
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$750
Cash Benefits Interest Rates		2.50%

Illustration for investment on 17-Nov-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(9,493)			
2023		(1,189)	750	
2024		(1,189)	750	
2025		(1,189)	750	
2026		(1,189)	750	
2027		(1,189)	750	
2028		(1,189)	750	
2029		(1,189)	750	
2030				17,784
Total	(9,493)	(8,324)	5,250	17,784

Invested Amount	Maturity Amount	Annual Returns (%)
(9,493) =>	14,029	6.0%
(439) =>	618	5.8%
(439) =>	589	5.7%
(439) =>	561	5.5%
(439) =>	534	5.4%
(439) =>	508	5.3%
(439) =>	484	5.1%
(439) =>	461	5.0%
(12,567) =>	17,784	



<b>TES ID Number</b>	P3441	<b>Net Annual Premium</b>	\$439	<b>Initial Amount</b>	17-Nov-22	<b>\$9,493</b>
<b>Policy Number</b>	30525421	<b>Duration to Maturity</b>	8 yrs 0 mths		17-Dec-22	<b>\$9,531</b>
<b>Policy Type</b>	RP-AC	<b>Next Premium Date</b>	17-Nov-23		17-Jan-23	<b>\$9,570</b>
<b>Issue Date</b>	17-Nov-05	<b>Internal Rate of Return</b>	<b>5.00%</b>	<b>Accumulate Cash Coupons</b>		\$0
<b>Maturity Date</b>	17-Nov-30	<b>Projected Maturity Value</b>	<b>\$17,784</b>	<b>Annual Cash Coupon</b>		\$750
<b>Last Premium Date</b>	17-Nov-29			<b>Cash Benefits Interest Rates</b>		2.50%
<b>Illustration for investment on</b>		<b>17-Nov-22</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>

	2022	2023 to 2029	2030	Total
Initial Amount	(\$9,493)			(\$9,493)
Funds into plan	\$0	(\$3,074)		(\$3,074)
Total payments				(\$12,567)
Payout from plan		\$0		\$0
<b>Maturity Value</b>			<b>\$17,784</b>	<b>\$17,784</b>
<b>Projected Gain</b>				<b>\$5,217</b>
<b>% Gain vs Total Payments</b>				<b>41.5%</b>

### 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 \$750 (annual cash coupon value) into this policy to yield 2.5% per annum For this Cash portion, you have the option to withdraw, discontinue and resume anytime.



<b>TES ID Number</b>	P3441
<b>Policy Number</b>	30525421
<b>Policy Type</b>	RP-AC
<b>Issue Date</b>	17-Nov-05
<b>Maturity Date</b>	17-Nov-30
<b>Last Premium Date</b>	17-Nov-29

<b>Net Annual Premium</b>	\$439
<b>Duration to Maturity</b>	8 yrs 0 mths
<b>Next Premium Date</b>	17-Nov-23
<b>Internal Rate of Return</b>	5.00%
<b>Projected Maturity Value</b>	\$17,784

<b>Initial Amount</b>	17-Nov-22	<b>\$9,493</b>
	17-Dec-22	<b>\$9,531</b>
	17-Jan-23	<b>\$9,570</b>
<b>Accumulate Cash Coupons</b>		\$0
<b>Annual Cash Coupon</b>		\$750
<b>Cash Benefits Interest Rates</b>		2.50%
<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>

**Illustration for investment on 17-Nov-22**

**Notes**

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$4727 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.