



**TES**  
CAPITAL

TES ID Number	P3713	Net Annual Premium	\$711
Policy Number	60462862	Duration to Maturity	18 yrs 0 mths
Policy Type	RP-AC	Next Premium Date	18-Nov-23
Issue Date	18-Nov-15	Internal Rate of Return	5.00%
Maturity Date	18-Nov-40	Projected Maturity Value	\$26,769
Last Premium Date	18-Nov-39		

Initial Amount	18-Nov-22	\$3,107
	18-Dec-22	\$3,120
	18-Jan-23	\$3,132
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$1,125
Cash Benefits Interest Rates		2.50%

Illustration for investment on 18-Nov-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(3,107)			
2023		(1,836)	1,125	
2024		(1,836)	1,125	
2025		(1,836)	1,125	
2026		(1,836)	1,125	
2027		(1,836)	1,125	
2028		(1,836)	1,125	
2029		(1,836)	1,125	
2030		(1,836)	1,125	
2031		(1,836)	1,125	
2032		(1,836)	1,125	
2033		(1,836)	1,125	
2034		(1,836)	1,125	
2035		(1,836)	1,125	
2036		(1,836)	1,125	
2037		(1,836)	1,125	
2038		(1,836)	1,125	
2039		(1,836)	1,125	
2040				26,769
Total	(3,107)	(31,205)	19,125	26,769

Invested Amount	Maturity Amount	Annual Returns (%)
(3,107) =>	7,489	7.8%
(711) =>	1,629	7.6%
(711) =>	1,551	7.4%
(711) =>	1,477	7.2%
(711) =>	1,407	7.0%
(711) =>	1,340	6.8%
(711) =>	1,276	6.6%
(711) =>	1,215	6.5%
(711) =>	1,158	6.3%
(711) =>	1,102	6.1%
(711) =>	1,050	6.0%
(711) =>	1,000	5.8%
(711) =>	952	5.7%
(711) =>	907	5.5%
(711) =>	864	5.4%
(711) =>	823	5.3%
(711) =>	783	5.1%
(711) =>	746	5.0%
(15,187) =>	26,769	



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<b>Policy Number</b>	60462862	<b>Duration to Maturity</b>	18 yrs 0 mths		18-Dec-22	<b>\$3,120</b>	
<b>Policy Type</b>	RP-AC	<b>Next Premium Date</b>	18-Nov-23		18-Jan-23	<b>\$3,132</b>	
<b>Issue Date</b>	18-Nov-15	<b>Internal Rate of Return</b>	<b>5.00%</b>	<b>Accumulate Cash Coupons</b>		\$0	
<b>Maturity Date</b>	18-Nov-40	<b>Projected Maturity Value</b>	<b>\$26,769</b>	<b>Annual Cash Coupon</b>		\$1,125	
<b>Last Premium Date</b>	18-Nov-39				<b>Cash Benefits Interest Rates</b>		2.50%
<b>Illustration for investment on</b>		<b>18-Nov-22</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>	

	2022	2023 to 2039	2040	Total
Initial Amount	(\$3,107)			(\$3,107)
Funds into plan	\$0	(\$12,080)		(\$12,080)
Total payments				(\$15,187)
Payout from plan		\$0		\$0
<b>Maturity Value</b>			<b>\$26,769</b>	<b>\$26,769</b>
<b>Projected Gain</b>				<b>\$11,582</b>
<b>% Gain vs Total Payments</b>				<b>76.3%</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 \$1125 (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.



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<b>Policy Type</b>	RP-AC
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<b>Maturity Date</b>	18-Nov-40
<b>Last Premium Date</b>	18-Nov-39

<b>Net Annual Premium</b>	\$711
<b>Duration to Maturity</b>	18 yrs 0 mths
<b>Next Premium Date</b>	18-Nov-23
<b>Internal Rate of Return</b>	5.00%
<b>Projected Maturity Value</b>	\$26,769

<b>Initial Amount</b>	18-Nov-22	<b>\$3,107</b>
	18-Dec-22	<b>\$3,120</b>
	18-Jan-23	<b>\$3,132</b>
<b>Accumulate Cash Coupons</b>		\$0
<b>Annual Cash Coupon</b>		\$1,125
<b>Cash Benefits Interest Rates</b>		2.50%
<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>

**Illustration for investment on 18-Nov-22**

**Notes**

This product is underwritten by the relevant insurance company.  
 Projected Maturity Value, of which \$2934 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.