



TES
CAPITAL

TES ID Number	P3724	Net Annual Premium	\$631
Policy Number	46837411	Duration to Maturity	3 yrs 9 mths
Policy Type	RP-AC	Next Premium Date	5-Sep-23
Issue Date	5-Sep-11	Internal Rate of Return	4.10%
Maturity Date	5-Sep-26	Projected Maturity Value	\$11,723
Last Premium Date	5-Sep-25		

Initial Amount	5-Dec-22	\$8,317
	5-Jan-23	\$8,346
	5-Feb-23	\$8,374
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$500
Cash Benefits Interest Rates		2.50%

Illustration for investment on 5-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(8,317)			
2023		(1,131)	500	
2024		(1,131)	500	
2025		(1,131)	500	
2026				11,723
Total	(8,317)	(3,392)	1,500	11,723

Invested Amount	Maturity Amount	Annual Returns (%)
(8,317) =>	9,671	4.3%
(631) =>	712	4.3%
(631) =>	683	4.2%
(631) =>	657	4.1%
(10,209) =>	11,723	



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Illustration for investment on		5-Dec-22		Invested	Maturity	Annual	

	2022	2023 to 2025	2026	Total
Initial Amount	(\$8,317)			(\$8,317)
Funds into plan	\$0	(\$1,892)		(\$1,892)
Total payments				(\$10,209)
Payout from plan		\$0		\$0
Maturity Value			\$11,723	\$11,723
Projected Gain				\$1,514
% Gain vs Total Payments				14.8%

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 \$500 (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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Invested	Maturity	Annual

Illustration for investment on 5-Dec-22

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$7055 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.