



**TES**  
CAPITAL

TES ID Number	P3748	Net Annual Premium	\$495
Policy Number	57430937	Duration to Maturity	17 yrs 2 mths
Policy Type	RP-AC	Next Premium Date	30-Jan-23
Issue Date	30-Jan-15	Internal Rate of Return	5.00%
Maturity Date	30-Jan-40	Projected Maturity Value	\$17,846
Last Premium Date	30-Jan-39		

Initial Amount	30-Nov-22	\$1,906
	30-Dec-22	\$1,914
	30-Jan-23	\$2,417
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$750
Cash Benefits Interest Rates		2.50%

Illustration for investment on 30-Nov-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(1,906)			
2023		(1,245)	750	
2024		(1,245)	750	
2025		(1,245)	750	
2026		(1,245)	750	
2027		(1,245)	750	
2028		(1,245)	750	
2029		(1,245)	750	
2030		(1,245)	750	
2031		(1,245)	750	
2032		(1,245)	750	
2033		(1,245)	750	
2034		(1,245)	750	
2035		(1,245)	750	
2036		(1,245)	750	
2037		(1,245)	750	
2038		(1,245)	750	
2039		(1,245)	750	
2040				17,846
Total	(1,906)	(21,168)	12,750	17,846

Invested Amount	Maturity Amount	Annual Returns (%)
(1,906) =>	4,412	7.7%
(495) =>	1,135	7.6%
(495) =>	1,081	7.4%
(495) =>	1,029	7.2%
(495) =>	980	7.0%
(495) =>	934	6.8%
(495) =>	889	6.6%
(495) =>	847	6.5%
(495) =>	807	6.3%
(495) =>	768	6.1%
(495) =>	732	6.0%
(495) =>	697	5.8%
(495) =>	664	5.7%
(495) =>	632	5.5%
(495) =>	602	5.4%
(495) =>	573	5.3%
(495) =>	546	5.1%
(495) =>	520	5.0%
(10,324) =>	17,846	



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<b>Policy Number</b>	57430937	<b>Duration to Maturity</b>	17 yrs 2 mths		30-Dec-22	<b>\$1,914</b>
<b>Policy Type</b>	RP-AC	<b>Next Premium Date</b>	30-Jan-23		30-Jan-23	<b>\$2,417</b>
<b>Issue Date</b>	30-Jan-15	<b>Internal Rate of Return</b>	<b>5.00%</b>	<b>Accumulate Cash Coupons</b>		\$0
<b>Maturity Date</b>	30-Jan-40	<b>Projected Maturity Value</b>	<b>\$17,846</b>	<b>Annual Cash Coupon</b>		\$750
<b>Last Premium Date</b>	30-Jan-39			<b>Cash Benefits Interest Rates</b>		2.50%
<b>Illustration for investment on</b>		<b>30-Nov-22</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>

	2022	2023 to 2039	2040	Total
Initial Amount	(\$1,906)			(\$1,906)
Funds into plan	\$0	(\$8,418)		(\$8,418)
Total payments				(\$10,324)
Payout from plan		\$0		\$0
<b>Maturity Value</b>			<b>\$17,846</b>	<b>\$17,846</b>
<b>Projected Gain</b>				<b>\$7,522</b>
<b>% Gain vs Total Payments</b>				<b>72.9%</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.



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<b>Maturity Date</b>	30-Jan-40
<b>Last Premium Date</b>	30-Jan-39

<b>Net Annual Premium</b>	\$495
<b>Duration to Maturity</b>	17 yrs 2 mths
<b>Next Premium Date</b>	30-Jan-23
<b>Internal Rate of Return</b>	5.00%
<b>Projected Maturity Value</b>	\$17,846

<b>Initial Amount</b>	30-Nov-22	<b>\$1,906</b>
	30-Dec-22	<b>\$1,914</b>
	30-Jan-23	<b>\$2,417</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 30-Nov-22**

**Notes**

This product is underwritten by the relevant insurance company.  
 Projected Maturity Value, of which \$1956 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.