



TES ID Number	N2244	Net Annual Premium	\$2,595	Initial Amount	30-Nov-22	\$12,606
Policy Number	1810660364	Duration to Maturity	15 yrs 6 mths		31-Dec-22	\$12,652
Policy Type	LP-5 yrs-AC	Next Premium Date	31-May-23		31-Jan-23	\$12,701
Issue Date	31-May-18	Internal Rate of Return	4.60%	Accumulate Cash Coupons		\$0
Maturity Date	30-May-38	Projected Maturity Value	\$27,929	Annual Cash Coupon		\$1,605
Last Premium Date	31-May-27			Cash Benefits Interest Rates		3.00%

Illustration for investment on 30-Nov-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(12,606)			
2023		(4,200)	1,605	
2024		(4,200)	1,605	
2025		(4,200)	1,605	
2026		(4,200)	1,605	
2027		(4,200)	1,605	
2028			1,605	
2029			1,605	
2030			1,605	
2031			1,605	
2032			1,605	
2033			1,605	
2034			1,605	
2035			1,605	
2036			1,605	
2037			1,605	
2038				27,929
Total	(12,606)	(21,000)	24,075	27,929

Invested Amount
(12,606)
(2,595)
(2,595)
(2,595)
(2,595)
(2,595)
1,605
1,605
1,605
1,605
1,605
1,605
1,605
1,605
1,605
1,605
1,605
1,605
(9,531)



TES
CAPITAL

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Illustration for investment on		30-Nov-22			Invested
	2022	2023 to 2037	2038	Total	
Initial Amount	(\$12,606)			(\$12,606)	
Funds into plan	\$0	(\$12,975)		(\$12,975)	
Total payments				(\$25,581)	
Payout from plan		\$16,050		\$16,050	
Maturity Value			\$27,929	\$27,929	
Projected Gain				\$18,398	
% Gain vs Total Payments				71.9%	

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 \$1605 (annual cash coupon value) into this policy to yield 3% per annum

For this Cash portion, you have the option to withdraw, discontinue and resume anytime.



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Policy Type	LP-5 yrs-AC
Issue Date	31-May-18
Maturity Date	30-May-38
Last Premium Date	31-May-27

Net Annual Premium	\$2,595
Duration to Maturity	15 yrs 6 mths
Next Premium Date	31-May-23
Internal Rate of Return	4.60%
Projected Maturity Value	\$27,929

Initial Amount	30-Nov-22	\$12,606
	31-Dec-22	\$12,652
	31-Jan-23	\$12,701
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$1,605
Cash Benefits Interest Rates		3.00%
Invested		

Illustration for investment on 30-Nov-22

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$13757 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.