



TES
CAPITAL

TES ID Number	G2710	Next Net Premium	\$910
Policy Number	0027569531	Duration to Maturity	3 yrs 2 mths
Policy Type	RP-AC-WL	Next Premium Date	16-Feb-23
Issue Date	16-Feb-06	Internal Rate of Return	4.10%
Maturity Date	15-Feb-26	Projected Maturity Value	\$36,803
Last Premium Date	16-Feb-25		

Initial Amount	16-Dec-22	\$29,955
	16-Jan-23	\$30,058
	16-Feb-23	\$31,070
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$701
Cash Benefits Interest Rates		2.50%

Illustration for investment on 16-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(29,955)			
2023		(1,611)	701	
2024		(1,611)	759	
2025		(1,611)	818	
2026			878	35,925
Total	(29,955)	(4,832)	3,156	35,925

Invested Amount	Maturity Amount	Annual Returns (%)
(29,955) =>	33,150	3.4%
(910) =>	1,026	4.3%
(852) =>	923	4.2%
(793) =>	826	4.1%
(32,510) =>	35,925	



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Illustration for investment on		16-Dec-22			
	2022	2023 to 2025	2026	Total	
Initial Amount	(\$29,955)			(\$29,955)	Invested
Funds into plan	\$0	(\$2,555)		(\$2,555)	Maturity
Total payments				(\$32,510)	Annual
Payout from plan		\$0		\$0	
Maturity Value			\$36,803	\$36,803	
Projected Gain				\$4,294	
% Gain vs Total Payments				13.2%	

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 \$701 (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 16-Dec-22

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$20175 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.