



TES
CAPITAL

TES ID Number	A6622
Policy Number	L538767022
Policy Type	LP-3 yrs-AC-WL
Issue Date	18-Feb-11
Maturity Date	18-Feb-31
Last Premium Date	18-Feb-25

Next Net Premium	\$1,041
Duration to Maturity	8 yrs 2 mths
Next Premium Date	18-Feb-23
Internal Rate of Return	4.10%
Projected Maturity Value	\$24,733

Initial Amount	18-Dec-22	\$16,063
	18-Jan-23	\$16,117
	18-Feb-23	\$17,213
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$354
Cash Benefits Interest Rates		2.75%

Illustration for investment on 18-Dec-22

Date	Initial	Premiums	Cashback	Maturity
2022	(16,063)			
2023		(1,395)	354	
2024		(1,395)	358	
2025		(1,395)	362	
2026			368	
2027			333	
2028			298	
2029			263	
2030			227	
2031			193	24,540
Total	(16,063)	(4,184)	2,756	24,540

Invested Amount
(16,063)
(1,041)
(1,037)
(1,033)
368
333
298
263
227
(17,684)



TES
CAPITAL

TES ID Number	A6622	Next Net Premium	\$1,041	Initial Amount	18-Dec-22	\$16,063
Policy Number	L538767022	Duration to Maturity	8 yrs 2 mths		18-Jan-23	\$16,117
Policy Type	LP-3 yrs-AC-WL	Next Premium Date	18-Feb-23		18-Feb-23	\$17,213
Issue Date	18-Feb-11	Internal Rate of Return	4.10%	Accumulate Cash Coupons		\$0
Maturity Date	18-Feb-31	Projected Maturity Value	\$24,733	Next Cash Coupon		\$354
Last Premium Date	18-Feb-25			Cash Benefits Interest Rates		2.75%

Illustration for investment on		18-Dec-22			Invested
	2022	2023 to 2030	2031	Total	
Initial Amount	(\$16,063)			(\$16,063)	
Funds into plan	\$0	(\$3,110)		(\$3,110)	
Total payments				(\$19,173)	
Payout from plan		\$1,489		\$1,489	
Maturity Value			\$24,733	\$24,733	
Projected Gain				\$7,050	
% Gain vs Total Payments				36.8%	

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 \$354 (annual cash coupon value) into this policy to yield 2.75% per annum. For this Cash portion, you have the option to withdraw, discontinue and resume anytime.



TES ID Number	A6622
Policy Number	L538767022
Policy Type	LP-3 yrs-AC-WL
Issue Date	18-Feb-11
Maturity Date	18-Feb-31
Last Premium Date	18-Feb-25

Next Net Premium	\$1,041
Duration to Maturity	8 yrs 2 mths
Next Premium Date	18-Feb-23
Internal Rate of Return	4.10%
Projected Maturity Value	\$24,733

Initial Amount	18-Dec-22	\$16,063
	18-Jan-23	\$16,117
	18-Feb-23	\$17,213
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$354
Cash Benefits Interest Rates		2.75%

Illustration for investment on 18-Dec-22

Invested

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$15000 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.