



TES ID Number	P3706	Net Annual Premium	\$1,347
Policy Number	60048362	Duration to Maturity	17 yrs 10 mths
Policy Type	RP-AC	Next Premium Date	22-Sep-23
Issue Date	22-Sep-15	Internal Rate of Return	5.00%
Maturity Date	22-Sep-40	Projected Maturity Value	\$53,540
Last Premium Date	22-Sep-39		

Initial Amount	22-Nov-22	\$7,105
	22-Dec-22	\$7,133
	22-Jan-23	\$7,162

Accumulate Cash Coupons	\$0
Annual Cash Coupon	\$2,250
Cash Benefits Interest Rates	2.50%

Illustration for investment on 22-Nov-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(7,105)			
2023		(3,597)	2,250	
2024		(3,597)	2,250	
2025		(3,597)	2,250	
2026		(3,597)	2,250	
2027		(3,597)	2,250	
2028		(3,597)	2,250	
2029		(3,597)	2,250	
2030		(3,597)	2,250	
2031		(3,597)	2,250	
2032		(3,597)	2,250	
2033		(3,597)	2,250	
2034		(3,597)	2,250	
2035		(3,597)	2,250	
2036		(3,597)	2,250	
2037		(3,597)	2,250	
2038		(3,597)	2,250	
2039		(3,597)	2,250	
2040				53,540
Total	(7,105)	(61,154)	38,250	53,540

Invested Amount	Maturity Amount	Annual Returns (%)
(7,105) =>	16,983	7.8%
(1,347) =>	3,088	7.6%
(1,347) =>	2,941	7.4%
(1,347) =>	2,801	7.2%
(1,347) =>	2,668	7.0%
(1,347) =>	2,541	6.8%
(1,347) =>	2,420	6.6%
(1,347) =>	2,304	6.5%
(1,347) =>	2,195	6.3%
(1,347) =>	2,090	6.1%
(1,347) =>	1,991	6.0%
(1,347) =>	1,896	5.8%
(1,347) =>	1,806	5.7%
(1,347) =>	1,720	5.5%
(1,347) =>	1,638	5.4%
(1,347) =>	1,560	5.3%
(1,347) =>	1,485	5.1%
(1,347) =>	1,415	5.0%
(30,009) =>	53,540	



**TES**  
CAPITAL

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Policy Type	RP-AC	Next Premium Date	22-Sep-23		22-Jan-23	\$7,162
Issue Date	22-Sep-15	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	22-Sep-40	Projected Maturity Value	\$53,540	Annual Cash Coupon		\$2,250
Last Premium Date	22-Sep-39			Cash Benefits Interest Rates		2.50%

Illustration for investment on		22-Nov-22			
	2022	2023 to 2039	2040	Total	
Initial Amount	(\$7,105)			(\$7,105)	Invested
Funds into plan	\$0	(\$22,904)		(\$22,904)	Maturity
Total payments				(\$30,009)	Annual
Payout from plan		\$0		\$0	
Maturity Value			\$53,540	\$53,540	
Projected Gain				\$23,531	
% Gain vs Total Payments				78.4%	

### 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 \$2250 (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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Maturity Date	22-Sep-40
Last Premium Date	22-Sep-39

Net Annual Premium	\$1,347
Duration to Maturity	17 yrs 10 mths
Next Premium Date	22-Sep-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$53,540

Initial Amount	22-Nov-22	\$7,105
	22-Dec-22	\$7,133
	22-Jan-23	\$7,162
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$2,250
Cash Benefits Interest Rates		2.50%
Invested	Maturity	Annual

Illustration for investment on 22-Nov-22

**Notes**

This product is underwritten by the relevant insurance company.  
 Projected Maturity Value, of which \$5869 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.