



TES ID Number	S1072	Next Net Premium	\$0
Policy Number	09220269	Duration to Maturity	19 yrs 7 mths
Policy Type	SP-AC	Next Premium Date	11-Jul-23
Issue Date	11-Jul-14	Internal Rate of Return	4.60%
Maturity Date	11-Jul-42	Projected Maturity Value	\$85,831
Last Premium Date	11-Jul-41		

Initial Amount	11-Dec-22	\$86,330
	11-Jan-23	\$86,650
	11-Feb-23	\$88,345
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$0
Cash Benefits Interest Rates		3.00%

Illustration for investment on 11-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(86,330)			
2023				
2024				
2025				
2026				
2027				
2028				
2029				
2030				
2031				
2032				
2033			10,800	
2034			10,800	
2035			10,800	
2036			10,800	
2037			10,800	
2038			10,800	
2039			10,800	
2040			10,800	
2041			10,800	
2042			10,800	75,031
Total	(86,330)	-	108,000	75,031

Invested Amount
(86,330)
10,800
10,800
10,800
10,800
10,800
10,800
10,800
10,800
10,800
10,800
10,800
10,800
10,800
10,800
10,870



TES
CAPITAL

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Policy Type	SP-AC	Next Premium Date	11-Jul-23		11-Feb-23	\$88,345
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Maturity Date	11-Jul-42	Projected Maturity Value	\$85,831	Next Cash Coupon		\$0
Last Premium Date	11-Jul-41			Cash Benefits Interest Rates		3.00%

Illustration for investment on		11-Dec-22			Invested
	2022	2023 to 2041	2042	Total	
Initial Amount	(\$86,330)			(\$86,330)	
Funds into plan	\$0	\$0		\$0	
Total payments				(\$86,330)	
Payout from plan		\$97,200		\$97,200	
Maturity Value			\$85,831	\$85,831	
Projected Gain				\$96,701	
% Gain vs Total Payments				112.0%	

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 \$0 (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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Maturity Date	11-Jul-42	Projected Maturity Value	\$85,831	Next Cash Coupon		\$0
Last Premium Date	11-Jul-41			Cash Benefits Interest Rates		3.00%
Illustration for investment on		11-Dec-22		Invested		

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$10800 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.