



TES ID Number	P3721	Net Annual Premium	\$1,199
Policy Number	36416078	Duration to Maturity	10 yrs 8 mths
Policy Type	RP-AC	Next Premium Date	13-Aug-23
Issue Date	13-Aug-08	Internal Rate of Return	5.00%
Maturity Date	13-Aug-33	Projected Maturity Value	\$55,241
Last Premium Date	13-Aug-32		

Initial Amount	13-Dec-22	\$23,408
	13-Jan-23	\$23,505
	13-Feb-23	\$23,605
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$2,000
Cash Benefits Interest Rates		2.50%

Illustration for investment on 13-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(23,408)			
2023		(3,199)	2,000	
2024		(3,199)	2,000	
2025		(3,199)	2,000	
2026		(3,199)	2,000	
2027		(3,199)	2,000	
2028		(3,199)	2,000	
2029		(3,199)	2,000	
2030		(3,199)	2,000	
2031		(3,199)	2,000	
2032		(3,199)	2,000	
2033				55,241
Total	(23,408)	(31,988)	20,000	55,241

Invested Amount	Maturity Amount	Annual Returns (%)
(23,408) =>	39,408	6.4%
(1,199) =>	1,953	6.3%
(1,199) =>	1,860	6.1%
(1,199) =>	1,771	6.0%
(1,199) =>	1,687	5.8%
(1,199) =>	1,607	5.7%
(1,199) =>	1,530	5.5%
(1,199) =>	1,457	5.4%
(1,199) =>	1,388	5.3%
(1,199) =>	1,322	5.1%
(1,199) =>	1,259	5.0%
(35,396) =>	55,241	



TES
CAPITAL

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Policy Type	RP-AC	Next Premium Date	13-Aug-23		13-Feb-23	\$23,605
Issue Date	13-Aug-08	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	13-Aug-33	Projected Maturity Value	\$55,241	Annual Cash Coupon		\$2,000
Last Premium Date	13-Aug-32			Cash Benefits Interest Rates		2.50%

Illustration for investment on		13-Dec-22			
	2022	2023 to 2032	2033	Total	
Initial Amount	(\$23,408)			(\$23,408)	Invested
Funds into plan	\$0	(\$11,988)		(\$11,988)	Maturity
Total payments				(\$35,396)	Annual
Payout from plan		\$0		\$0	
Maturity Value			\$55,241	\$55,241	
Projected Gain				\$19,845	
% Gain vs Total Payments				56.1%	

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 \$2000 (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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Policy Type	RP-AC	Next Premium Date	13-Aug-23		13-Feb-23	\$23,605
Issue Date	13-Aug-08	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	13-Aug-33	Projected Maturity Value	\$55,241	Annual Cash Coupon		\$2,000
Last Premium Date	13-Aug-32			Cash Benefits Interest Rates		2.50%
Illustration for investment on		13-Dec-22		Invested	Maturity	Annual

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$10761 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.