



TES ID Number	S1075	Net Annual Premium	\$1,817
Policy Number	09807382	Duration to Maturity	12 yrs 4 mths
Policy Type	LP-4 yrs-AC	Next Premium Date	8-Apr-23
Issue Date	8-Apr-17	Internal Rate of Return	4.40%
Maturity Date	8-Apr-35	Projected Maturity Value	\$20,957
Last Premium Date	8-Apr-26		

Initial Amount	8-Dec-22	\$12,191
	8-Jan-23	\$12,236
	8-Feb-23	\$12,281
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$1,150
Cash Benefits Interest Rates		2.50%

Illustration for investment on 8-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(12,191)			
2023		(2,967)	1,150	
2024		(2,967)	1,150	
2025		(2,967)	1,150	
2026		(2,967)	1,150	
2027			1,150	
2028			1,150	
2029			1,150	
2030			1,150	
2031			1,150	
2032			1,150	
2033			1,150	
2034			1,150	
2035				20,957
Total	(12,191)	(11,868)	13,800	20,957

Invested Amount
(12,191)
(1,817)
(1,817)
(1,817)
(1,817)
1,150
1,150
1,150
1,150
1,150
1,150
1,150
1,150
1,150
1,150
(10,259)



TES
CAPITAL

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Illustration for investment on		8-Dec-22			Invested
	2022	2023 to 2034	2035	Total	
Initial Amount	(\$12,191)			(\$12,191)	
Funds into plan	\$0	(\$7,268)		(\$7,268)	
Total payments				(\$19,459)	
Payout from plan		\$9,200		\$9,200	
Maturity Value			\$20,957	\$20,957	
Projected Gain				\$10,698	
% Gain vs Total Payments				55.0%	

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 \$1150 (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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Projected Maturity Value	\$20,957

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Illustration for investment on 8-Dec-22

Invested

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$12650 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.