



TES ID Number	A6474
Policy Number	L538514039
Policy Type	LP-3 yrs-AC-WL
Issue Date	24-Jan-11
Maturity Date	24-Jan-31
Last Premium Date	24-Jan-25

Next Net Premium	\$2,225
Duration to Maturity	8 yrs 2 mths
Next Premium Date	24-Jan-23
Internal Rate of Return	4.10%
Projected Maturity Value	\$54,425

Initial Amount	24-Nov-22	\$35,401
	24-Dec-22	\$35,518
	24-Jan-23	\$37,865
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$739
Cash Benefits Interest Rates		2.75%

Illustration for investment on 24-Nov-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(35,401)			
2023		(2,964)	739	
2024		(2,964)	747	
2025		(2,964)	756	
2026			769	
2027			697	
2028			624	
2029			550	
2030			475	
2031			405	54,020
Total	(35,401)	(8,892)	5,762	54,020

Invested Amount
(35,401)
(2,225)
(2,217)
(2,208)
769
697
624
550
475
(38,936)



**TES**  
CAPITAL

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Policy Number	L538514039	Duration to Maturity	8 yrs 2 mths		24-Dec-22	\$35,518
Policy Type	LP-3 yrs-AC-WL	Next Premium Date	24-Jan-23		24-Jan-23	\$37,865
Issue Date	24-Jan-11	Internal Rate of Return	4.10%	Accumulate Cash Coupons		\$0
Maturity Date	24-Jan-31	Projected Maturity Value	\$54,425	Next Cash Coupon		\$739
Last Premium Date	24-Jan-25			Cash Benefits Interest Rates		2.75%

Illustration for investment on		24-Nov-22			Invested
	2022	2023 to 2030	2031	Total	
Initial Amount	(\$35,401)			(\$35,401)	
Funds into plan	\$0	(\$6,650)		(\$6,650)	
Total payments				(\$42,051)	
Payout from plan		\$3,115		\$3,115	
<b>Maturity Value</b>			<b>\$54,425</b>	<b>\$54,425</b>	
<b>Projected Gain</b>				<b>\$15,489</b>	
<b>% Gain vs Total Payments</b>				<b>36.8%</b>	

### 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 \$739 (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.



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<b>Last Premium Date</b>	24-Jan-25

<b>Next Net Premium</b>	\$2,225
<b>Duration to Maturity</b>	8 yrs 2 mths
<b>Next Premium Date</b>	24-Jan-23
<b>Internal Rate of Return</b>	4.10%
<b>Projected Maturity Value</b>	\$54,425

<b>Initial Amount</b>	24-Nov-22	\$35,401
	24-Dec-22	\$35,518
	24-Jan-23	\$37,865
<b>Accumulate Cash Coupons</b>		\$0
<b>Next Cash Coupon</b>		\$739
<b>Cash Benefits Interest Rates</b>		2.75%

**Illustration for investment on 24-Nov-22**

**Invested**

**Notes**

This product is underwritten by the relevant insurance company.  
 Projected Maturity Value, of which \$33200 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.