



TES ID Number	N2151	Next Net Premium	\$2,657	Initial Amount	2-Dec-22	\$34,730
Policy Number	1805288903	Duration to Maturity	11 yrs 8 mths		2-Jan-23	\$34,875
Policy Type	RP-AC	Next Premium Date	2-Aug-23		2-Feb-23	\$35,020
Issue Date	2-Aug-12	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	2-Aug-34	Projected Maturity Value	\$57,981	Next Cash Coupon		\$0
Last Premium Date	2-Aug-33			Cash Benefits Interest Rates		3.00%

Illustration for investment on 2-Dec-22					Invested
Date	Initial	Premiums	Cashback	Maturity	Amount
2022	(34,730)				(34,730)
2023		(2,657)			(2,657)
2024		(2,657)			(2,657)
2025		(2,657)			(2,657)
2026		(2,657)			(2,657)
2027		(2,657)			(2,657)
2028		(2,657)			(2,657)
2029		(2,657)			(2,657)
2030		(2,657)			(2,657)
2031		(2,657)			(2,657)
2032		(2,657)	20,000		17,343
2033		(2,657)	20,000		17,343
2034				57,981	
Total	(34,730)	(29,228)	40,000	57,981	(23,958)



TES
CAPITAL

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Illustration for investment on 2-Dec-22				Invested
	2022	2023 to 2033	2034	Total
Initial Amount	(\$34,730)			(\$34,730)
Funds into plan	\$0	(\$23,914)		(\$23,914)
Total payments				(\$58,644)
Payout from plan		\$34,686		\$34,686
Maturity Value			\$57,981	\$57,981
Projected Gain				\$34,023
% Gain vs Total Payments				58.0%

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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Policy Number	1805288903
Policy Type	RP-AC
Issue Date	2-Aug-12
Maturity Date	2-Aug-34
Last Premium Date	2-Aug-33

Next Net Premium	\$2,657
Duration to Maturity	11 yrs 8 mths
Next Premium Date	2-Aug-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$57,981

Initial Amount	2-Dec-22	\$34,730
	2-Jan-23	\$34,875
	2-Feb-23	\$35,020
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$0
Cash Benefits Interest Rates		3.00%

Illustration for investment on 2-Dec-22

Invested

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$15441 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.