



TES ID Number	A6561	Net Annual Premium	\$318
Policy Number	L537738133	Duration to Maturity	11 yrs 7 mths
Policy Type	RP-AC	Next Premium Date	6-Jul-23
Issue Date	6-Jul-09	Internal Rate of Return	5.00%
Maturity Date	6-Jul-34	Projected Maturity Value	\$12,478
Last Premium Date	6-Jul-33		

Initial Amount	6-Dec-22	\$4,390
	6-Jan-23	\$4,408
	6-Feb-23	\$4,427
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$500
Cash Benefits Interest Rates		2.75%

Illustration for investment on 6-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(4,390)			
2023		(818)	500	
2024		(818)	500	
2025		(818)	500	
2026		(818)	500	
2027		(818)	500	
2028		(818)	500	
2029		(818)	500	
2030		(818)	500	
2031		(818)	500	
2032		(818)	500	
2033		(818)	500	
2034				12,478
Total	(4,390)	(9,002)	5,500	12,478

Invested Amount	Maturity Amount	Annual Returns (%)
(4,390) =>	7,728	6.6%
(318) =>	545	6.5%
(318) =>	519	6.3%
(318) =>	494	6.1%
(318) =>	470	6.0%
(318) =>	448	5.8%
(318) =>	427	5.7%
(318) =>	406	5.5%
(318) =>	387	5.4%
(318) =>	369	5.3%
(318) =>	351	5.1%
(318) =>	334	5.0%
(7,892) =>	12,478	



**TES**  
CAPITAL

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Policy Number	L537738133	Duration to Maturity	11 yrs 7 mths		6-Jan-23	\$4,408
Policy Type	RP-AC	Next Premium Date	6-Jul-23		6-Feb-23	\$4,427
Issue Date	6-Jul-09	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	6-Jul-34	Projected Maturity Value	\$12,478	Annual Cash Coupon		\$500
Last Premium Date	6-Jul-33			Cash Benefits Interest Rates		2.75%
<b>Illustration for investment on</b>		<b>6-Dec-22</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>
	2022	2023 to 2033	2034	Total		
Initial Amount	(\$4,390)			(\$4,390)		
Funds into plan	\$0	(\$3,502)		(\$3,502)		
Total payments				(\$7,892)		
Payout from plan		\$0		\$0		
<b>Maturity Value</b>			<b>\$12,478</b>	<b>\$12,478</b>		
<b>Projected Gain</b>				<b>\$4,586</b>		
<b>% Gain vs Total Payments</b>				<b>58.1%</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 \$500 (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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Maturity Date	6-Jul-34
Last Premium Date	6-Jul-33

Net Annual Premium	\$318
Duration to Maturity	11 yrs 7 mths
Next Premium Date	6-Jul-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$12,478

Initial Amount	6-Dec-22	\$4,390
	6-Jan-23	\$4,408
	6-Feb-23	\$4,427
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$500
Cash Benefits Interest Rates		2.75%
Invested	Maturity	Annual

Illustration for investment on 6-Dec-22

**Notes**

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$1706 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.