



TES ID Number	A6572	Net Annual Premium	\$320
Policy Number	L536536611	Duration to Maturity	9 yrs 2 mths
Policy Type	RP-AC	Next Premium Date	5-Feb-23
Issue Date	5-Feb-07	Internal Rate of Return	5.00%
Maturity Date	5-Feb-32	Projected Maturity Value	\$12,478
Last Premium Date	5-Feb-31		

Initial Amount	5-Dec-22	\$5,611
	5-Jan-23	\$5,634
	5-Feb-23	\$5,977

Accumulate Cash Coupons	\$0
Annual Cash Coupon	\$500
Cash Benefits Interest Rates	2.75%

Illustration for investment on 5-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(5,611)			
2023		(820)	500	
2024		(820)	500	
2025		(820)	500	
2026		(820)	500	
2027		(820)	500	
2028		(820)	500	
2029		(820)	500	
2030		(820)	500	
2031		(820)	500	
2032				12,478
Total	(5,611)	(7,376)	4,500	12,478

Invested Amount	Maturity Amount	Annual Returns (%)
(5,611) =>	8,779	6.2%
(320) =>	496	6.1%
(320) =>	472	6.0%
(320) =>	449	5.8%
(320) =>	428	5.7%
(320) =>	408	5.5%
(320) =>	388	5.4%
(320) =>	370	5.3%
(320) =>	352	5.1%
(320) =>	335	5.0%
(8,487) =>	12,478	



**TES**  
CAPITAL

TES ID Number	A6572	Net Annual Premium	\$320	Initial Amount	5-Dec-22	\$5,611
Policy Number	L536536611	Duration to Maturity	9 yrs 2 mths		5-Jan-23	\$5,634
Policy Type	RP-AC	Next Premium Date	5-Feb-23		5-Feb-23	\$5,977
Issue Date	5-Feb-07	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	5-Feb-32	Projected Maturity Value	\$12,478	Annual Cash Coupon		\$500
Last Premium Date	5-Feb-31			Cash Benefits Interest Rates		2.75%
<b>Illustration for investment on</b>		<b>5-Dec-22</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>
	2022	2023 to 2031	2032	Total		
Initial Amount	(\$5,611)			(\$5,611)		
Funds into plan	\$0	(\$2,876)		(\$2,876)		
Total payments				(\$8,487)		
Payout from plan		\$0		\$0		
<b>Maturity Value</b>			<b>\$12,478</b>	<b>\$12,478</b>		
<b>Projected Gain</b>				<b>\$3,992</b>		
<b>% Gain vs Total Payments</b>				<b>47.0%</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.



TES ID Number	A6572
Policy Number	L536536611
Policy Type	RP-AC
Issue Date	5-Feb-07
Maturity Date	5-Feb-32
Last Premium Date	5-Feb-31

Net Annual Premium	\$320
Duration to Maturity	9 yrs 2 mths
Next Premium Date	5-Feb-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$12,478

Initial Amount	5-Dec-22	\$5,611
	5-Jan-23	\$5,634
	5-Feb-23	\$5,977
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$500
Cash Benefits Interest Rates		2.75%
Invested	Maturity	Annual

Illustration for investment on 5-Dec-22

**Notes**

This product is underwritten by the relevant insurance company.  
 Projected Maturity Value, of which \$2253 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.