



**TES**  
CAPITAL

TES ID Number	P3270
Policy Number	39262711
Policy Type	RP-AC
Issue Date	16-May-09
Maturity Date	16-May-34
Last Premium Date	16-May-33

Net Annual Premium	\$1,896
Duration to Maturity	13 yrs 4 mths
Next Premium Date	16-May-21
Internal Rate of Return	4.30%
Projected Maturity Value	\$82,862

Initial Amount	16-Jan-21	\$28,147
	16-Feb-21	\$28,247
	16-Mar-21	\$28,341

Accumulate Cash Coupons	\$0
Annual Cash Coupon	\$3,000
Cash Benefits Interest Rates	3.00%

Illustration for investment on 16-Jan-21				
Date	Initial	Premiums	Cashback	Maturity
2021	(28,147)			
2021		(4,896)	3,000	
2022		(4,896)	3,000	
2023		(4,896)	3,000	
2024		(4,896)	3,000	
2025		(4,896)	3,000	
2026		(4,896)	3,000	
2027		(4,896)	3,000	
2028		(4,896)	3,000	
2029		(4,896)	3,000	
2030		(4,896)	3,000	
2031		(4,896)	3,000	
2032		(4,896)	3,000	
2033		(4,896)	3,000	
2034				82,862
Total	(28,147)	(63,646)	39,000	82,862

Invested Amount	Maturity Amount	Annual Returns (%)
(28,147) =>	49,357	5.7%
(1,896) =>	3,277	5.6%
(1,896) =>	3,142	5.5%
(1,896) =>	3,013	5.4%
(1,896) =>	2,888	5.2%
(1,896) =>	2,769	5.1%
(1,896) =>	2,655	5.0%
(1,896) =>	2,546	4.9%
(1,896) =>	2,441	4.8%
(1,896) =>	2,340	4.7%
(1,896) =>	2,244	4.6%
(1,896) =>	2,151	4.5%
(1,896) =>	2,062	4.4%
(1,896) =>	1,977	4.3%
(52,793) =>	82,862	



**TES**  
CAPITAL

TES ID Number	P3270
Policy Number	39262711
Policy Type	RP-AC
Issue Date	16-May-09
Maturity Date	16-May-34
Last Premium Date	16-May-33

Net Annual Premium	\$1,896
Duration to Maturity	13 yrs 4 mths
Next Premium Date	16-May-21
Internal Rate of Return	4.30%
Projected Maturity Value	\$82,862

Initial Amount	16-Jan-21	\$28,147
	16-Feb-21	\$28,247
	16-Mar-21	\$28,341
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$3,000
Cash Benefits Interest Rates		3.00%
<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>

Illustration for investment on **16-Jan-21**

	2021	2022 to 2033	2034	Total
Initial Amount	-\$28,147			-\$28,147
Funds into plan	-\$1,896	-\$22,751		-\$24,646
Total payments				-\$52,793
Payout from plan		\$0		\$0
<b>Maturity Value</b>			<b>\$82,862</b>	<b>\$82,862</b>
<b>Projected Gain</b>				<b>\$30,069</b>
<b>% Gain vs Total Payments</b>				<b>57.0%</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 top up \$3000 Cash (up to annual cash coupon value) to this policy and this portion of cash savings is yielding 3% p.a.

For this Cash portion, you have the option to withdraw, discontinue and resume anytime.



TES ID Number	P3270
Policy Number	39262711
Policy Type	RP-AC
Issue Date	16-May-09
Maturity Date	16-May-34
Last Premium Date	16-May-33

Net Annual Premium	\$1,896
Duration to Maturity	13 yrs 4 mths
Next Premium Date	16-May-21
Internal Rate of Return	4.30%
Projected Maturity Value	\$82,862

Initial Amount	16-Jan-21	\$28,147
	16-Feb-21	\$28,247
	16-Mar-21	\$28,341
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$3,000
Cash Benefits Interest Rates		3.00%
Invested	Maturity	Annual

Illustration for investment on 16-Jan-21

**Notes**

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$12331 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.