



**TES**  
CAPITAL

TES ID Number	M1907
Policy Number	2490344482
Policy Type	RP-AC
Issue Date	11-Oct-16
Maturity Date	11-Oct-36
Last Premium Date	11-Oct-35

Net Annual Premium	-\$9,000
Duration to Maturity	15 yrs 8 mths
Next Premium Date	11-Oct-21
Internal Rate of Return	4.50%
Projected Maturity Value	\$159,136

Initial Amount	11-Feb-21	\$177,910
	11-Mar-21	\$178,510
	11-Apr-21	\$179,180

Accumulate Cash Coupons	\$0
Annual Cash Coupon	\$9,000
Cash Benefits Interest Rates	3.00%

Illustration for investment on 11-Feb-21				
Date	Initial	Premiums	Cashback	Maturity
2021	(177,910)			
2021			9,000	
2022			9,000	
2023			9,000	
2024			9,000	
2025			9,000	
2026			9,000	
2027			9,000	
2028			9,000	
2029			9,000	
2030			9,000	
2031			9,000	
2032			9,000	
2033			9,000	
2034			9,000	
2035			9,000	
2036				159,136
Total	(177,910)	-	135,000	159,136

Invested Amount	Maturity Amount	Annual Returns (%)
(177,910) =>	354,618	6.3%
9,000 =>	(17,418)	
9,000 =>	(16,668)	
9,000 =>	(15,951)	
9,000 =>	(15,263)	
9,000 =>	(14,606)	
9,000 =>	(13,977)	
9,000 =>	(13,376)	
9,000 =>	(12,799)	
9,000 =>	(12,248)	
9,000 =>	(11,721)	
9,000 =>	(11,217)	
9,000 =>	(10,733)	
9,000 =>	(10,271)	
9,000 =>	(9,829)	
9,000 =>	(9,406)	
(42,910) =>	159,136	



**TES**  
CAPITAL

TES ID Number	M1907	Net Annual Premium	-\$9,000	Initial Amount	11-Feb-21	\$177,910
Policy Number	2490344482	Duration to Maturity	15 yrs 8 mths		11-Mar-21	\$178,510
Policy Type	RP-AC	Next Premium Date	11-Oct-21		11-Apr-21	\$179,180
Issue Date	11-Oct-16	Internal Rate of Return	4.50%	Accumulate Cash Coupons		\$0
Maturity Date	11-Oct-36	Projected Maturity Value	\$159,136	Annual Cash Coupon		\$9,000
Last Premium Date	11-Oct-35			Cash Benefits Interest Rates		3.00%
Illustration for investment on		11-Feb-21		Invested	Maturity	Annual

	2021	2022 to 2035	2036	Total
Initial Amount	-\$177,910			-\$177,910
Funds into plan	\$9,000	-\$9,000		\$0
Total payments				-\$177,910
Payout from plan		\$135,000		\$135,000
<b>Maturity Value</b>			<b>\$159,136</b>	<b>\$159,136</b>
<b>Projected Gain</b>				<b>\$116,226</b>
<b>% Gain vs Total Payments</b>				<b>65.3%</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 \$9000 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.



<b>TES ID Number</b>	M1907	<b>Net Annual Premium</b>	-\$9,000	<b>Initial Amount</b>	11-Feb-21	<b>\$177,910</b>
<b>Policy Number</b>	2490344482	<b>Duration to Maturity</b>	15 yrs 8 mths		11-Mar-21	<b>\$178,510</b>
<b>Policy Type</b>	RP-AC	<b>Next Premium Date</b>	11-Oct-21		11-Apr-21	<b>\$179,180</b>
<b>Issue Date</b>	11-Oct-16	<b>Internal Rate of Return</b>	<b>4.50%</b>	<b>Accumulate Cash Coupons</b>		\$0
<b>Maturity Date</b>	11-Oct-36	<b>Projected Maturity Value</b>	<b>\$159,136</b>	<b>Annual Cash Coupon</b>		\$9,000
<b>Last Premium Date</b>	11-Oct-35			<b>Cash Benefits Interest Rates</b>		3.00%
<b>Illustration for investment on</b>		<b>11-Feb-21</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>

**Notes**

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$46800 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.