



**TES**  
CAPITAL

TES ID Number	G2595
Policy Number	0072647019
Policy Type	LP-5 yrs-AC-WL
Issue Date	1-Apr-11
Maturity Date	1-Apr-39
Last Premium Date	1-Apr-25

Next Net Premium	\$1,609
Duration to Maturity	18 yrs 0 mths
Next Premium Date	1-Apr-22
Internal Rate of Return	4.50%
Projected Maturity Value	\$43,640

Initial Amount	1-Apr-21	\$26,965
	1-May-21	\$27,065
	1-Jun-21	\$27,165

Accumulate Cash Coupons	\$0
Next Cash Coupon	\$800
Cash Benefits Interest Rates	3.00%

Illustration for investment on 1-Apr-21				
Date	Initial	Premiums	Cashback	Maturity
2021	(26,965)			
2022		(2,409)	800	
2023		(2,409)	800	
2024		(2,409)	800	
2025		(2,409)	800	
2026			1,600	
2027			1,600	
2028			1,600	
2029			1,600	
2030			1,600	
2031			1,600	
2032			1,600	
2033			1,600	
2034			1,600	
2035			1,600	
2036			1,600	
2037			1,600	
2038			1,600	
2039			1,600	42,040
Total	(26,965)	(9,637)	25,600	42,040

Invested Amount	Maturity Amount	Annual Returns (%)
(26,965) =>	59,581	6.7%
(1,609) =>	3,401	6.5%
(1,609) =>	3,254	6.4%
(1,609) =>	3,114	6.2%
(1,609) =>	2,980	6.1%
1,600 =>	(2,835)	
1,600 =>	(2,713)	
1,600 =>	(2,596)	
1,600 =>	(2,485)	
1,600 =>	(2,378)	
1,600 =>	(2,275)	
1,600 =>	(2,177)	
1,600 =>	(2,084)	
1,600 =>	(1,994)	
1,600 =>	(1,908)	
1,600 =>	(1,826)	
1,600 =>	(1,747)	
1,600 =>	(1,672)	
1,600 =>	(1,600)	
(11,002) =>	42,040	



<b>TES ID Number</b>	G2595	<b>Next Net Premium</b>	\$1,609	<b>Initial Amount</b>	1-Apr-21	<b>\$26,965</b>	
<b>Policy Number</b>	0072647019	<b>Duration to Maturity</b>	18 yrs 0 mths		1-May-21	<b>\$27,065</b>	
<b>Policy Type</b>	LP-5 yrs-AC-WL	<b>Next Premium Date</b>	1-Apr-22		1-Jun-21	<b>\$27,165</b>	
<b>Issue Date</b>	1-Apr-11	<b>Internal Rate of Return</b>	<b>4.50%</b>	<b>Accumulate Cash Coupons</b>		\$0	
<b>Maturity Date</b>	1-Apr-39	<b>Projected Maturity Value</b>	<b>\$43,640</b>	<b>Next Cash Coupon</b>		\$800	
<b>Last Premium Date</b>	1-Apr-25				<b>Cash Benefits Interest Rates</b>		3.00%
<b>Illustration for investment on</b>		<b>1-Apr-21</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>	

	2021	2022 to 2038	2039	Total
Initial Amount	-\$26,965			-\$26,965
Funds into plan	\$0	-\$6,437		-\$6,437
Total payments				-\$33,402
Payout from plan		\$20,800		\$20,800
<b>Maturity Value</b>			<b>\$43,640</b>	<b>\$43,640</b>
<b>Projected Gain</b>				<b>\$31,038</b>
<b>% Gain vs Total Payments</b>				<b>92.9%</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 \$800 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.



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Accumulate Cash Coupons		\$0
Next Cash Coupon		\$800
Cash Benefits Interest Rates		3.00%
Invested	Maturity	Annual

Illustration for investment on 1-Apr-21

**Notes**

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$26840 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.