



**TES**  
CAPITAL

TES ID Number	G2740	Net Annual Premium	\$0
Policy Number	0073653749	Duration to Maturity	9 yrs 10 mths
Policy Type	SP-AC	Next Premium Date	Not Applicable
Issue Date	3-Sep-12	Internal Rate of Return	4.20%
Maturity Date	2-Sep-32	Projected Maturity Value	\$1,760
Last Premium Date	3-Sep-12		

Initial Amount	3-Nov-22	\$14,230
	3-Dec-22	\$14,278
	3-Jan-23	\$14,328
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$1,760
Cash Benefits Interest Rates		2.50%

Illustration for investment on 3-Nov-22					Invested Amount
Date	Initial	Premiums	Cashback	Maturity	
2022	(14,230)				(14,230)
2023			1,760		1,760
2024			1,760		1,760
2025			1,760		1,760
2026			1,760		1,760
2027			1,760		1,760
2028			1,760		1,760
2029			1,760		1,760
2030			1,760		1,760
2031			1,760		1,760
2032				1,760	
Total	(14,230)	-	15,840	1,760	1,610



<b>TES ID Number</b>	G2740	<b>Net Annual Premium</b>	\$0	<b>Initial Amount</b>	3-Nov-22	<b>\$14,230</b>
<b>Policy Number</b>	0073653749	<b>Duration to Maturity</b>	9 yrs 10 mths		3-Dec-22	<b>\$14,278</b>
<b>Policy Type</b>	SP-AC	<b>Next Premium Date</b>	Not Applicable		3-Jan-23	<b>\$14,328</b>
<b>Issue Date</b>	3-Sep-12	<b>Internal Rate of Return</b>	<b>4.20%</b>	<b>Accumulate Cash Coupons</b>		\$0
<b>Maturity Date</b>	2-Sep-32	<b>Projected Maturity Value</b>	<b>\$1,760</b>	<b>Annual Cash Coupon</b>		\$1,760
<b>Last Premium Date</b>	3-Sep-12			<b>Cash Benefits Interest Rates</b>		2.50%
<b>Illustration for investment on</b>		<b>3-Nov-22</b>		<b>Invested</b>		

	2022	2023 to 2031	2032	Total
Initial Amount	-\$14,230			-\$14,230
Funds into plan	\$0	\$0		\$0
Total payments				-\$14,230
Payout from plan		\$15,840		\$15,840
<b>Maturity Value</b>			<b>\$1,760</b>	<b>\$1,760</b>
<b>Projected Gain</b>				<b>\$3,370</b>
<b>% Gain vs Total Payments</b>				<b>23.7%</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 \$1760 (annual cash coupon value) into this policy to yield 2.5% per annum. For this Cash portion, you have the option to withdraw, discontinue and resume anytime.



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<b>Policy Number</b>	0073653749
<b>Policy Type</b>	SP-AC
<b>Issue Date</b>	3-Sep-12
<b>Maturity Date</b>	2-Sep-32
<b>Last Premium Date</b>	3-Sep-12

<b>Net Annual Premium</b>	\$0
<b>Duration to Maturity</b>	9 yrs 10 mths
<b>Next Premium Date</b>	Not Applicable
<b>Internal Rate of Return</b>	4.20%
<b>Projected Maturity Value</b>	\$1,760

<b>Initial Amount</b>	3-Nov-22	\$14,230
	3-Dec-22	\$14,278
	3-Jan-23	\$14,328
<b>Accumulate Cash Coupons</b>		\$0
<b>Annual Cash Coupon</b>		\$1,760
<b>Cash Benefits Interest Rates</b>		2.50%

**Illustration for investment on 3-Nov-22**

**Invested**

**Notes**

This product is underwritten by the relevant insurance company.  
 Projected Maturity Value, of which \$1300 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.