



**TES**  
CAPITAL

TES ID Number	S1078	Next Net Premium	\$3,302	Initial Amount	30-Jan-23	\$41,670
Policy Number	05387365	Duration to Maturity	29 yrs 4 mths		28-Feb-23	\$41,815
Policy Type	LP-14 yrs-AC	Next Premium Date	30-May-23		30-Mar-23	\$41,995
Issue Date	30-May-13	Internal Rate of Return	4.60%	Accumulate Cash Coupons		\$0
Maturity Date	30-May-52	Projected Maturity Value	\$149,191	Next Cash Coupon		\$0
Last Premium Date	30-May-36			Cash Benefits Interest Rates		-

Illustration for investment on 30-Jan-23					Invested Amount
Date	Initial	Premiums	Cashback	Maturity	
2023	(41,670)				(41,670)
2023		(3,302)			(3,302)
2024		(3,302)			(3,302)
2025		(3,302)			(3,302)
2026		(3,302)			(3,302)
2027		(3,302)			(3,302)
2028		(3,302)			(3,302)
2029		(3,302)			(3,302)
2030		(3,302)			(3,302)
2031		(3,302)			(3,302)
2032		(3,302)			(3,302)
2033		(3,302)			(3,302)
2034		(3,302)			(3,302)
2035		(3,302)			(3,302)
2036		(3,302)			(3,302)
2037					
2038					
2039					
2040					
2041					
2042					
2043			12,000		12,000



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<b>Policy Type</b>	LP-14 yrs-AC	<b>Next Premium Date</b>	30-May-23		30-Mar-23	\$41,995
<b>Issue Date</b>	30-May-13	<b>Internal Rate of Return</b>	4.60%	<b>Accumulate Cash Coupons</b>		\$0
<b>Maturity Date</b>	30-May-52	<b>Projected Maturity Value</b>	\$149,191	<b>Next Cash Coupon</b>		\$0
<b>Last Premium Date</b>	30-May-36			<b>Cash Benefits Interest Rates</b>		-

Illustration for investment on		30-Jan-23			Invested
2044			12,000		12,000
2045			12,000		12,000
2046			12,000		12,000
2047			12,000		12,000
2048			12,000		12,000
2049			12,000		12,000
2050			12,000		12,000
2051			12,000		12,000
2052			12,000	137,191	
<b>Total</b>	(41,670)	(46,228)	120,000	137,191	20,102

	2023	2024 to 2051	2052	Total
<b>Initial Amount</b>	(\$41,670)			(\$41,670)
<b>Funds into plan</b>	(\$3,302)	(\$42,926)		(\$46,228)
<b>Total payments</b>				(\$87,898)
<b>Payout from plan</b>		\$108,000		\$108,000
<b>Maturity Value</b>			\$149,191	\$149,191
<b>Projected Gain</b>				\$169,293
<b>% Gain vs Total Payments</b>				192.6%



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<b>Policy Number</b>	05387365
<b>Policy Type</b>	LP-14 yrs-AC
<b>Issue Date</b>	30-May-13
<b>Maturity Date</b>	30-May-52
<b>Last Premium Date</b>	30-May-36

<b>Next Net Premium</b>	\$3,302
<b>Duration to Maturity</b>	29 yrs 4 mths
<b>Next Premium Date</b>	30-May-23
<b>Internal Rate of Return</b>	4.60%
<b>Projected Maturity Value</b>	\$149,191

<b>Initial Amount</b>	30-Jan-23	\$41,670
	28-Feb-23	\$41,815
	30-Mar-23	\$41,995
<b>Accumulate Cash Coupons</b>		\$0
<b>Next Cash Coupon</b>		\$0
<b>Cash Benefits Interest Rates</b>		-

**Illustration for investment on 30-Jan-23**

**Invested**

**Cash Coupon**

This Plan has Yearly Cash Coupon. Above illustration assumes Cash Coupon withdrawal to net off Premium. For this Cash portion, you have the option to withdraw, discontinue and resume anytime.

**Notes**

This product is underwritten by the relevant insurance company. Projected Maturity Value, of which \$12000 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.