



TES
CAPITAL

TES ID Number	G2724
Policy Number	1638264-7
Policy Type	SP-AC
Issue Date	5-Feb-14
Maturity Date	4-Feb-34
Last Premium Date	5-Feb-18

Next Net Premium	\$0
Duration to Maturity	11 yrs 0 mths
Next Premium Date	Not Applicable
Internal Rate of Return	4.40%
Projected Maturity Value	\$13,917

Initial Amount	5-Feb-23	\$14,333
	5-Mar-23	\$14,523
	5-Apr-23	\$14,575
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$0
Cash Benefits Interest Rates		2.50%

Illustration for investment on 5-Feb-23

Date	Initial	Premiums	Cashback	Maturity
2023	(14,333)			
2024				
2025				
2026				
2027				
2028				
2029				
2030			602	
2031			602	
2032			3,612	
2033			3,612	
2034				13,917
Total	(14,333)	-	8,428	13,917

Invested Amount	Maturity Amount	Annual Returns (%)
(14,333) =>	23,025	5.5%
602 =>	(715)	
602 =>	(685)	
3,612 =>	(3,937)	
3,612 =>	(3,771)	
(5,905) =>	13,917	



TES ID Number	G2724	Next Net Premium	\$0	Initial Amount	5-Feb-23	\$14,333	
Policy Number	1638264-7	Duration to Maturity	11 yrs 0 mths		5-Mar-23	\$14,523	
Policy Type	SP-AC	Next Premium Date	Not Applicable		5-Apr-23	\$14,575	
Issue Date	5-Feb-14	Internal Rate of Return	4.40%	Accumulate Cash Coupons		\$0	
Maturity Date	4-Feb-34	Projected Maturity Value	\$13,917	Next Cash Coupon		\$0	
Last Premium Date	5-Feb-18				Cash Benefits Interest Rates		2.50%
Illustration for investment on		5-Feb-23		Invested	Maturity	Annual	

	2023	2024 to 2033	2034	Total
Initial Amount	-\$14,333			-\$14,333
Funds into plan	\$0	\$0		\$0
Total payments				-\$14,333
Payout from plan		\$8,428		\$8,428
Maturity Value			\$13,917	\$13,917
Projected Gain				\$8,012
% Gain vs Total Payments				55.9%

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 \$0 (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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Invested	Maturity	Annual

Illustration for investment on 5-Feb-23

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$4370 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.