



**TES**  
CAPITAL

TES ID Number	M1969
Policy Number	1490839473
Policy Type	LP-3 yrs-AC
Issue Date	30-Jun-06
Maturity Date	30-Jun-28
Last Premium Date	30-Jun-25

Next Net Premium	\$1,179
Duration to Maturity	5 yrs 4 mths
Next Premium Date	30-Jun-23
Internal Rate of Return	4.30%
Projected Maturity Value	\$19,322

Initial Amount	2-Mar-23	\$25,708
	2-Apr-23	\$25,800
	2-May-23	\$25,890
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$8,000
Cash Benefits Interest Rates		3.00%

Illustration for investment on 2-Mar-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(25,708)			
2023		(1,179)		
2024		(1,179)		
2025		(1,179)		
2026			8,000	
2027			8,000	
2028			4,000	15,322
Total	(25,708)	(3,538)	20,000	15,322

Invested Amount	Maturity Amount	Annual Returns (%)
(25,708) =>	32,181	4.7%
(1,179) =>	1,456	4.7%
(1,179) =>	1,395	4.6%
(1,179) =>	1,338	4.5%
8,000 =>	(8,703)	
8,000 =>	(8,345)	
(13,246) =>	19,322	



<b>TES ID Number</b>	M1969
<b>Policy Number</b>	1490839473
<b>Policy Type</b>	LP-3 yrs-AC
<b>Issue Date</b>	30-Jun-06
<b>Maturity Date</b>	30-Jun-28
<b>Last Premium Date</b>	30-Jun-25

<b>Next Net Premium</b>	\$1,179
<b>Duration to Maturity</b>	5 yrs 4 mths
<b>Next Premium Date</b>	30-Jun-23
<b>Internal Rate of Return</b>	4.30%
<b>Projected Maturity Value</b>	\$19,322

<b>Initial Amount</b>	2-Mar-23	\$25,708
	2-Apr-23	\$25,800
	2-May-23	\$25,890
<b>Accumulate Cash Coupons</b>		\$0
<b>Next Cash Coupon</b>		\$8,000
<b>Cash Benefits Interest Rates</b>		3.00%
<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>

**Illustration for investment on 2-Mar-23**

	2023	2024 to 2027	2028	Total
Initial Amount	-\$25,708			-\$25,708
Funds into plan	-\$1,179	-\$2,358		-\$3,538
Total payments				-\$29,246
Payout from plan		\$16,000		\$16,000
<b>Maturity Value</b>			<b>\$19,322</b>	<b>\$19,322</b>
<b>Projected Gain</b>				<b>\$6,076</b>
<b>% Gain vs Total Payments</b>				<b>20.8%</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 \$8000 (annual cash coupon value) into this policy to yield 3% per annum For this Cash portion, you have the option to withdraw, discontinue and resume anytime.



<b>TES ID Number</b>	M1969
<b>Policy Number</b>	1490839473
<b>Policy Type</b>	LP-3 yrs-AC
<b>Issue Date</b>	30-Jun-06
<b>Maturity Date</b>	30-Jun-28
<b>Last Premium Date</b>	30-Jun-25

<b>Next Net Premium</b>	\$1,179
<b>Duration to Maturity</b>	5 yrs 4 mths
<b>Next Premium Date</b>	30-Jun-23
<b>Internal Rate of Return</b>	4.30%
<b>Projected Maturity Value</b>	\$19,322

<b>Initial Amount</b>	2-Mar-23	\$25,708
	2-Apr-23	\$25,800
	2-May-23	\$25,890
<b>Accumulate Cash Coupons</b>		\$0
<b>Next Cash Coupon</b>		\$8,000
<b>Cash Benefits Interest Rates</b>		3.00%
<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>

**Illustration for investment on 2-Mar-23**

**Notes**

This product is underwritten by the relevant insurance company.  
 Projected Maturity Value, of which \$11348 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.