



TES ID Number	G2750
Policy Number	0073972656
Policy Type	RP-AC
Issue Date	16-Nov-12
Maturity Date	15-Nov-37
Last Premium Date	16-Nov-36

Next Net Premium	\$2,162
Duration to Maturity	14 yrs 8 mths
Next Premium Date	16-Nov-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$97,108

Initial Amount	16-Mar-23	\$25,702
	16-Apr-23	\$25,808
	16-May-23	\$25,915
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$3,780
Cash Benefits Interest Rates		2.50%

Illustration for investment on 16-Mar-23

Date	Initial	Premiums	Cashback	Maturity
2023	(25,702)			
2023		(5,942)	3,780	
2024		(5,942)	3,780	
2025		(5,942)	3,780	
2026		(5,942)	3,780	
2027		(5,942)	3,780	
2028		(5,942)	3,780	
2029		(5,942)	3,780	
2030		(5,942)	3,780	
2031		(5,942)	3,780	
2032		(5,942)	3,780	
2033		(5,942)	3,780	
2034		(5,942)	3,780	
2035		(5,942)	3,780	
2036		(5,942)	3,780	
2037				97,108
Total	(25,702)	(83,182)	52,920	97,108

Invested Amount
(25,702)
(2,162)
(2,162)
(2,162)
(2,162)
(2,162)
(2,162)
(2,162)
(2,162)
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(2,162)
(2,162)
(2,162)
(2,162)
(2,162)
(55,964)



TES
CAPITAL

TES ID Number	G2750	Next Net Premium	\$2,162	Initial Amount	16-Mar-23	\$25,702
Policy Number	0073972656	Duration to Maturity	14 yrs 8 mths		16-Apr-23	\$25,808
Policy Type	RP-AC	Next Premium Date	16-Nov-23		16-May-23	\$25,915
Issue Date	16-Nov-12	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	15-Nov-37	Projected Maturity Value	\$97,108	Next Cash Coupon		\$3,780
Last Premium Date	16-Nov-36			Cash Benefits Interest Rates		2.50%

Illustration for investment on		16-Mar-23			Invested
	2023	2024 to 2036	2037	Total	
Initial Amount	-\$25,702			-\$25,702	
Funds into plan	-\$2,162	-\$28,100		-\$30,262	
Total payments				-\$55,964	
Payout from plan		\$0		\$0	
Maturity Value			\$97,108	\$97,108	
Projected Gain				\$41,144	
% Gain vs Total Payments				73.5%	

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 \$3780 (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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Illustration for investment on 16-Mar-23

Invested

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$13539.35 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.