



TES
CAPITAL

TES ID Number	P3706	Next Net Premium	\$1,347	Initial Amount	22-Feb-23	\$7,192
Policy Number	60048362	Duration to Maturity	17 yrs 7 mths		22-Mar-23	\$7,222
Policy Type	RP-AC	Next Premium Date	22-Sep-23		22-Apr-23	\$7,251
Issue Date	22-Sep-15	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	22-Sep-40	Projected Maturity Value	\$53,540	Next Cash Coupon		\$2,250
Last Premium Date	22-Sep-39			Cash Benefits Interest Rates		2.50%
Illustration for investment on 22-Feb-23				Invested Amount	Maturity Amount	Annual Returns (%)
Date	Initial	Premiums	Cashback			
2023	(7,192)			(7,192) =>	16,982	7.7%
2023		(3,597)	2,250	(1,347) =>	3,088	7.6%
2024		(3,597)	2,250	(1,347) =>	2,941	7.4%
2025		(3,597)	2,250	(1,347) =>	2,801	7.2%
2026		(3,597)	2,250	(1,347) =>	2,668	7.0%
2027		(3,597)	2,250	(1,347) =>	2,541	6.8%
2028		(3,597)	2,250	(1,347) =>	2,420	6.6%
2029		(3,597)	2,250	(1,347) =>	2,304	6.5%
2030		(3,597)	2,250	(1,347) =>	2,195	6.3%
2031		(3,597)	2,250	(1,347) =>	2,090	6.1%
2032		(3,597)	2,250	(1,347) =>	1,991	6.0%
2033		(3,597)	2,250	(1,347) =>	1,896	5.8%
2034		(3,597)	2,250	(1,347) =>	1,806	5.7%
2035		(3,597)	2,250	(1,347) =>	1,720	5.5%
2036		(3,597)	2,250	(1,347) =>	1,638	5.4%
2037		(3,597)	2,250	(1,347) =>	1,560	5.3%
2038		(3,597)	2,250	(1,347) =>	1,486	5.1%
2039		(3,597)	2,250	(1,347) =>	1,415	5.0%
2040						
Total	(7,192)	(61,154)	38,250	(30,096) =>	53,540	



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Illustration for investment on		22-Feb-23		Invested	Maturity	Annual
	2023	2024 to 2039	2040	Total		
Initial Amount	(\$7,192)			(\$7,192)		
Funds into plan	(\$1,347)	(\$21,557)		(\$22,904)		
Total payments				(\$30,096)		
Payout from plan		\$0		\$0		
Maturity Value			\$53,540	\$53,540		
Projected Gain				\$23,444		
% Gain vs Total Payments				77.9%		

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 \$2250 (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		22-Feb-23		Invested	Maturity	Annual

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$5869 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.