



TES
CAPITAL

TES ID Number	P3632
Policy Number	42163753
Policy Type	RP-AC
Issue Date	30-Jan-10
Maturity Date	30-Jan-35
Last Premium Date	30-Jan-34

Next Net Premium	\$1,713
Duration to Maturity	11 yrs 10 mths
Next Premium Date	30-Jan-24
Internal Rate of Return	5.00%
Projected Maturity Value	\$82,862

Initial Amount	30-Mar-23	\$32,148
	30-Apr-23	\$32,285
	30-May-23	\$32,410
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$3,000
Cash Benefits Interest Rates		2.50%

Illustration for investment on 30-Mar-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(32,148)			
2024		(4,713)	3,000	
2025		(4,713)	3,000	
2026		(4,713)	3,000	
2027		(4,713)	3,000	
2028		(4,713)	3,000	
2029		(4,713)	3,000	
2030		(4,713)	3,000	
2031		(4,713)	3,000	
2032		(4,713)	3,000	
2033		(4,713)	3,000	
2034		(4,713)	3,000	
2035				82,862
Total	(32,148)	(51,843)	33,000	82,862

Invested Amount	Maturity Amount	Annual Returns (%)
(32,148) =>	57,309	6.6%
(1,713) =>	2,930	6.5%
(1,713) =>	2,790	6.3%
(1,713) =>	2,657	6.1%
(1,713) =>	2,531	6.0%
(1,713) =>	2,410	5.8%
(1,713) =>	2,295	5.7%
(1,713) =>	2,186	5.5%
(1,713) =>	2,082	5.4%
(1,713) =>	1,983	5.3%
(1,713) =>	1,888	5.1%
(1,713) =>	1,799	5.0%
(50,991) =>	82,862	



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Invested	Maturity	Annual

Illustration for investment on 30-Mar-23

	2023	2024 to 2034	2035	Total
Initial Amount	(\$32,148)			(\$32,148)
Funds into plan	\$0	(\$18,843)		(\$18,843)
Total payments				(\$50,991)
Payout from plan		\$0		\$0
Maturity Value			\$82,862	\$82,862
Projected Gain				\$31,871
% Gain vs Total Payments				62.5%

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 \$3000 (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 30-Mar-23

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$13558 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.