



TES
CAPITAL

TES ID Number	P3633
Policy Number	41867166
Policy Type	RP-AC
Issue Date	30-Jan-10
Maturity Date	30-Jan-35
Last Premium Date	30-Jan-34

Next Net Premium	\$2,313
Duration to Maturity	11 yrs 10 mths
Next Premium Date	30-Jan-24
Internal Rate of Return	5.00%
Projected Maturity Value	\$103,577

Initial Amount	30-Mar-23	\$38,750
	30-Apr-23	\$38,910
	30-May-23	\$39,065

Accumulate Cash Coupons \$0

Next Cash Coupon \$3,750

Cash Benefits Interest Rates 2.50%

Illustration for investment on 30-Mar-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(38,750)			
2024		(6,063)	3,750	
2025		(6,063)	3,750	
2026		(6,063)	3,750	
2027		(6,063)	3,750	
2028		(6,063)	3,750	
2029		(6,063)	3,750	
2030		(6,063)	3,750	
2031		(6,063)	3,750	
2032		(6,063)	3,750	
2033		(6,063)	3,750	
2034		(6,063)	3,750	
2035				103,577
Total	(38,750)	(66,693)	41,250	103,577

Invested Amount	Maturity Amount	Annual Returns (%)
(38,750) =>	69,075	6.6%
(2,313) =>	3,956	6.5%
(2,313) =>	3,767	6.3%
(2,313) =>	3,588	6.1%
(2,313) =>	3,417	6.0%
(2,313) =>	3,255	5.8%
(2,313) =>	3,099	5.7%
(2,313) =>	2,952	5.5%
(2,313) =>	2,811	5.4%
(2,313) =>	2,678	5.3%
(2,313) =>	2,550	5.1%
(2,313) =>	2,429	5.0%
(64,193) =>	103,577	



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Invested	Maturity	Annual

Illustration for investment on 30-Mar-23

	2023	2024 to 2034	2035	Total
Initial Amount	(\$38,750)			(\$38,750)
Funds into plan	\$0	(\$25,443)		(\$25,443)
Total payments				(\$64,193)
Payout from plan		\$0		\$0
Maturity Value			\$103,577	\$103,577
Projected Gain				\$39,384
% Gain vs Total Payments				61.4%

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 \$3750 (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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Cash Benefits Interest Rates		2.50%
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 \$16947 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.