



**TES**  
CAPITAL

TES ID Number	P3637
Policy Number	40211099
Policy Type	RP-AC
Issue Date	3-Jun-09
Maturity Date	3-Jun-34
Last Premium Date	3-Jun-33

Next Net Premium	\$395
Duration to Maturity	11 yrs 2 mths
Next Premium Date	3-Jun-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$15,191

Initial Amount	3-Apr-23	\$5,389
	3-May-23	\$5,411
	3-Jun-23	\$5,828
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$550
Cash Benefits Interest Rates		2.50%

Illustration for investment on 3-Apr-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(5,389)			
2023		(945)	550	
2024		(945)	550	
2025		(945)	550	
2026		(945)	550	
2027		(945)	550	
2028		(945)	550	
2029		(945)	550	
2030		(945)	550	
2031		(945)	550	
2032		(945)	550	
2033		(945)	550	
2034				15,191
<b>Total</b>	<b>(5,389)</b>	<b>(10,396)</b>	<b>6,050</b>	<b>15,191</b>

Invested Amount	Maturity Amount	Annual Returns (%)
(5,389) =>	9,297	6.5%
(395) =>	676	6.5%
(395) =>	644	6.3%
(395) =>	613	6.1%
(395) =>	584	6.0%
(395) =>	556	5.8%
(395) =>	529	5.7%
(395) =>	504	5.5%
(395) =>	480	5.4%
(395) =>	457	5.3%
(395) =>	436	5.1%
(395) =>	415	5.0%
<b>(9,735) =&gt;</b>	<b>15,191</b>	



<b>TES ID Number</b>	P3637	<b>Next Net Premium</b>	\$395	<b>Initial Amount</b>	3-Apr-23	\$5,389
<b>Policy Number</b>	40211099	<b>Duration to Maturity</b>	11 yrs 2 mths		3-May-23	\$5,411
<b>Policy Type</b>	RP-AC	<b>Next Premium Date</b>	3-Jun-23		3-Jun-23	\$5,828
<b>Issue Date</b>	3-Jun-09	<b>Internal Rate of Return</b>	5.00%	<b>Accumulate Cash Coupons</b>		\$0
<b>Maturity Date</b>	3-Jun-34	<b>Projected Maturity Value</b>	\$15,191	<b>Next Cash Coupon</b>		\$550
<b>Last Premium Date</b>	3-Jun-33			<b>Cash Benefits Interest Rates</b>		2.50%
<b>Illustration for investment on</b>		<b>3-Apr-23</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>

	2023	2024 to 2033	2034	Total
Initial Amount	(\$5,389)			(\$5,389)
Funds into plan	(\$395)	(\$3,951)		(\$4,346)
Total payments				(\$9,735)
Payout from plan		\$0		\$0
<b>Maturity Value</b>			<b>\$15,191</b>	<b>\$15,191</b>
<b>Projected Gain</b>				<b>\$5,456</b>
<b>% Gain vs Total Payments</b>				<b>56.0%</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 \$550 (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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<b>Last Premium Date</b>	3-Jun-33

<b>Next Net Premium</b>	\$395
<b>Duration to Maturity</b>	11 yrs 2 mths
<b>Next Premium Date</b>	3-Jun-23
<b>Internal Rate of Return</b>	5.00%
<b>Projected Maturity Value</b>	\$15,191

<b>Initial Amount</b>	3-Apr-23	<b>\$5,389</b>
	3-May-23	<b>\$5,411</b>
	3-Jun-23	<b>\$5,828</b>
<b>Accumulate Cash Coupons</b>		\$0
<b>Next Cash Coupon</b>		\$550
<b>Cash Benefits Interest Rates</b>		2.50%
<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>

**Illustration for investment on 3-Apr-23**

**Notes**

This product is underwritten by the relevant insurance company.  
 Projected Maturity Value, of which \$2718 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.