



TES
CAPITAL

TES ID Number	S1066
Policy Number	80156397
Policy Type	RP-AC
Issue Date	30-May-18
Maturity Date	30-May-33
Last Premium Date	30-May-32

Next Net Premium	\$1,810
Duration to Maturity	10 yrs 2 mths
Next Premium Date	30-May-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$34,780

Initial Amount	30-Mar-23	\$6,617
	30-Apr-23	\$6,644
	30-May-23	\$8,481
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$1,250
Cash Benefits Interest Rates		2.50%

Illustration for investment on 30-Mar-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(6,617)			
2023		(3,060)	1,250	
2024		(3,060)	1,250	
2025		(3,060)	1,250	
2026		(3,060)	1,250	
2027		(3,060)	1,250	
2028		(3,060)	1,250	
2029		(3,060)	1,250	
2030		(3,060)	1,250	
2031		(3,060)	1,250	
2032		(3,060)	1,250	
2033				34,780
Total	(6,617)	(30,600)	12,500	34,780

Invested Amount	Maturity Amount	Annual Returns (%)
(6,617) =>	10,876	6.3%
(1,810) =>	2,948	6.3%
(1,810) =>	2,808	6.1%
(1,810) =>	2,674	6.0%
(1,810) =>	2,547	5.8%
(1,810) =>	2,426	5.7%
(1,810) =>	2,310	5.5%
(1,810) =>	2,200	5.4%
(1,810) =>	2,095	5.3%
(1,810) =>	1,996	5.1%
(1,810) =>	1,900	5.0%
(24,717) =>	34,780	



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Policy Type	RP-AC	Next Premium Date	30-May-23		30-May-23	\$8,481
Issue Date	30-May-18	Internal Rate of Return	5.00%	Accumulate Cash Coupons		\$0
Maturity Date	30-May-33	Projected Maturity Value	\$34,780	Next Cash Coupon		\$1,250
Last Premium Date	30-May-32			Cash Benefits Interest Rates		2.50%
Illustration for investment on		30-Mar-23		Invested	Maturity	Annual

	2023	2024 to 2032	2033	Total
Initial Amount	-\$6,617			-\$6,617
Funds into plan	-\$1,810	-\$16,290		-\$18,100
Total payments				-\$24,717
Payout from plan		\$0		\$0
Maturity Value			\$34,780	\$34,780
Projected Gain				\$10,063
% Gain vs Total Payments				40.7%

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 \$1250 (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 \$23750 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.