



**TES**  
CAPITAL

TES ID Number	P3704
Policy Number	58342821
Policy Type	RP-AC
Issue Date	2-Mar-15
Maturity Date	2-Mar-40
Last Premium Date	2-Mar-39

Next Net Premium	\$1,148
Duration to Maturity	16 yrs 11 mths
Next Premium Date	2-Mar-24
Internal Rate of Return	5.00%
Projected Maturity Value	\$44,616

Initial Amount	2-Apr-23	\$7,041
	2-May-23	\$7,070
	2-Jun-23	\$7,100
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$1,875
Cash Benefits Interest Rates		2.50%

Illustration for investment on		2-Apr-23		
Date	Initial	Premiums	Cashback	Maturity
2023	(7,041)			
2024		(3,023)	1,875	
2025		(3,023)	1,875	
2026		(3,023)	1,875	
2027		(3,023)	1,875	
2028		(3,023)	1,875	
2029		(3,023)	1,875	
2030		(3,023)	1,875	
2031		(3,023)	1,875	
2032		(3,023)	1,875	
2033		(3,023)	1,875	
2034		(3,023)	1,875	
2035		(3,023)	1,875	
2036		(3,023)	1,875	
2037		(3,023)	1,875	
2038		(3,023)	1,875	
2039		(3,023)	1,875	
2040				44,616
Total	(7,041)	(48,372)	30,000	44,616

Invested Amount	Maturity Amount	Annual Returns (%)
(7,041) =>	16,091	7.6%
(1,148) =>	2,507	7.4%
(1,148) =>	2,387	7.2%
(1,148) =>	2,274	7.0%
(1,148) =>	2,165	6.8%
(1,148) =>	2,062	6.6%
(1,148) =>	1,964	6.5%
(1,148) =>	1,871	6.3%
(1,148) =>	1,782	6.1%
(1,148) =>	1,697	6.0%
(1,148) =>	1,616	5.8%
(1,148) =>	1,539	5.7%
(1,148) =>	1,466	5.5%
(1,148) =>	1,396	5.4%
(1,148) =>	1,329	5.3%
(1,148) =>	1,266	5.1%
(1,148) =>	1,206	5.0%
(25,413) =>	44,616	



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Invested	Maturity	Annual

Illustration for investment on 2-Apr-23

	2023	2024 to 2039	2040	Total
Initial Amount	-\$7,041			-\$7,041
Funds into plan	\$0	-\$18,372		-\$18,372
Total payments				-\$25,413
Payout from plan		\$0		\$0
Maturity Value			\$44,616	\$44,616
Projected Gain				\$19,203
% Gain vs Total Payments				75.6%

### 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 \$1875 (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>	2-Mar-39

<b>Next Net Premium</b>	\$1,148
<b>Duration to Maturity</b>	16 yrs 11 mths
<b>Next Premium Date</b>	2-Mar-24
<b>Internal Rate of Return</b>	5.00%
<b>Projected Maturity Value</b>	\$44,616

<b>Initial Amount</b>	2-Apr-23	<b>\$7,041</b>
	2-May-23	<b>\$7,070</b>
	2-Jun-23	<b>\$7,100</b>
<b>Accumulate Cash Coupons</b>		\$0
<b>Next Cash Coupon</b>		\$1,875
<b>Cash Benefits Interest Rates</b>		2.50%
<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>

**Illustration for investment on 2-Apr-23**

**Notes**

This product is underwritten by the relevant insurance company.  
 Projected Maturity Value, of which \$4891 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.