



TES
CAPITAL

TES ID Number	S1071
Policy Number	05536212
Policy Type	SP-AC
Issue Date	2-Jan-14
Maturity Date	2-Jan-32
Last Premium Date	2-Jan-23

Next Net Premium	\$0
Duration to Maturity	8 yrs 9 mths
Next Premium Date	Not Applicable
Internal Rate of Return	4.10%
Projected Maturity Value	\$74,355

Initial Amount	2-Apr-23	\$150,370
	2-May-23	\$150,875
	2-Jun-23	\$151,380
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$0
Cash Benefits Interest Rates		2.50%

Illustration for investment on 2-Apr-23

Date	Initial	Premiums	Cashback	Maturity
2023	(150,370)			
2024				
2025				
2026				
2027			7,000	
2028			7,000	
2029			56,000	
2030			28,000	
2031			28,000	
2032				74,355
Total	(150,370)	-	126,000	74,355

Invested Amount
(150,370)
7,000
7,000
56,000
28,000
28,000
(24,370)



TES ID Number	S1071	Next Net Premium	\$0	Initial Amount	2-Apr-23	\$150,370	
Policy Number	05536212	Duration to Maturity	8 yrs 9 mths		2-May-23	\$150,875	
Policy Type	SP-AC	Next Premium Date	Not Applicable		2-Jun-23	\$151,380	
Issue Date	2-Jan-14	Internal Rate of Return	4.10%	Accumulate Cash Coupons		\$0	
Maturity Date	2-Jan-32	Projected Maturity Value	\$74,355	Next Cash Coupon		\$0	
Last Premium Date	2-Jan-23				Cash Benefits Interest Rates		2.50%
Illustration for investment on		2-Apr-23		Invested			

	2023	2024 to 2031	2032	Total
Initial Amount	-\$150,370			-\$150,370
Funds into plan	\$0	\$0		\$0
Total payments				-\$150,370
Payout from plan		\$126,000		\$126,000
Maturity Value			\$74,355	\$74,355
Projected Gain				\$49,985
% Gain vs Total Payments				33.2%

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 \$0 (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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Illustration for investment on 2-Apr-23

Invested

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$28000 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.