



TES
CAPITAL

TES ID Number	P3717
Policy Number	34564448
Policy Type	RP-AC
Issue Date	6-Dec-07
Maturity Date	6-Dec-32
Last Premium Date	6-Dec-31

Next Net Premium	\$624
Duration to Maturity	9 yrs 8 mths
Next Premium Date	6-Dec-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$23,712

Initial Amount	6-Apr-23	\$10,281
	6-May-23	\$10,322
	6-Jun-23	\$10,366
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$1,000
Cash Benefits Interest Rates		2.50%

Illustration for investment on		6-Apr-23		
Date	Initial	Premiums	Cashback	Maturity
2023	(10,281)			
2023		(1,624)	1,000	
2024		(1,624)	1,000	
2025		(1,624)	1,000	
2026		(1,624)	1,000	
2027		(1,624)	1,000	
2028		(1,624)	1,000	
2029		(1,624)	1,000	
2030		(1,624)	1,000	
2031		(1,624)	1,000	
2032				23,712
Total	(10,281)	(14,616)	9,000	23,712

Invested Amount	Maturity Amount	Annual Returns (%)
(10,281) =>	16,487	6.2%
(624) =>	968	6.1%
(624) =>	922	6.0%
(624) =>	878	5.8%
(624) =>	836	5.7%
(624) =>	797	5.5%
(624) =>	758	5.4%
(624) =>	722	5.3%
(624) =>	688	5.1%
(624) =>	655	5.0%
(15,897) =>	23,712	



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Invested	Maturity	Annual

Illustration for investment on 6-Apr-23

	2023	2024 to 2031	2032	Total
Initial Amount	(\$10,281)			(\$10,281)
Funds into plan	(\$624)	(\$4,992)		(\$5,616)
Total payments				(\$15,897)
Payout from plan		\$0		\$0
Maturity Value			\$23,712	\$23,712
Projected Gain				\$7,815
% Gain vs Total Payments				49.2%

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 \$1000 (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 6-Apr-23

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$5833 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.