



TES
CAPITAL

TES ID Number	P3722
Policy Number	45456525
Policy Type	RP-AC
Issue Date	30-Jun-11
Maturity Date	30-Jun-31
Last Premium Date	30-Jun-30

Next Net Premium	\$840
Duration to Maturity	8 yrs 3 mths
Next Premium Date	30-Jun-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$26,180

Initial Amount	30-Mar-23	\$11,869
	30-Apr-23	\$11,918
	30-May-23	\$11,965

Accumulate Cash Coupons	\$0
Next Cash Coupon	\$1,050
Cash Benefits Interest Rates	2.50%

Illustration for investment on 30-Mar-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(11,869)			
2023		(1,890)	1,050	
2024		(1,890)	1,050	
2025		(1,890)	1,050	
2026		(1,890)	1,050	
2027		(1,890)	1,050	
2028		(1,890)	1,050	
2029		(1,890)	1,050	
2030		(1,890)	1,050	
2031				26,180
Total	(11,869)	(15,120)	8,400	26,180

Invested Amount	Maturity Amount	Annual Returns (%)
(11,869) =>	17,758	6.0%
(840) =>	1,241	6.0%
(840) =>	1,182	5.8%
(840) =>	1,126	5.7%
(840) =>	1,072	5.5%
(840) =>	1,021	5.4%
(840) =>	972	5.3%
(840) =>	926	5.1%
(840) =>	882	5.0%
(18,589) =>	26,180	



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Invested	Maturity	Annual

Illustration for investment on 30-Mar-23

	2023	2024 to 2030	2031	Total
Initial Amount	(\$11,869)			(\$11,869)
Funds into plan	(\$840)	(\$5,880)		(\$6,720)
Total payments				(\$18,589)
Payout from plan		\$0		\$0
Maturity Value			\$26,180	\$26,180
Projected Gain				\$7,591
% Gain vs Total Payments				40.8%

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 \$1050 (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 \$9566 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.