



TES
CAPITAL

TES ID Number	P3761
Policy Number	47609864
Policy Type	RP-AC
Issue Date	31-Mar-12
Maturity Date	31-Mar-37
Last Premium Date	31-Mar-36

Next Net Premium	\$944
Duration to Maturity	14 yrs 0 mths
Next Premium Date	31-Mar-24
Internal Rate of Return	5.00%
Projected Maturity Value	\$40,740

Initial Amount	31-Mar-23	\$11,700
	30-Apr-23	\$11,748
	31-May-23	\$11,795

Accumulate Cash Coupons	\$0
Next Cash Coupon	\$1,475
Cash Benefits Interest Rates	2.50%

Illustration for investment on 31-Mar-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(11,700)			
2024		(2,419)	1,475	
2025		(2,419)	1,475	
2026		(2,419)	1,475	
2027		(2,419)	1,475	
2028		(2,419)	1,475	
2029		(2,419)	1,475	
2030		(2,419)	1,475	
2031		(2,419)	1,475	
2032		(2,419)	1,475	
2033		(2,419)	1,475	
2034		(2,419)	1,475	
2035		(2,419)	1,475	
2036		(2,419)	1,475	
2037				40,740
Total	(11,700)	(31,447)	19,175	40,740

Invested Amount	Maturity Amount	Annual Returns (%)
(11,700) =>	23,183	7.0%
(944) =>	1,780	6.8%
(944) =>	1,695	6.6%
(944) =>	1,615	6.5%
(944) =>	1,538	6.3%
(944) =>	1,464	6.1%
(944) =>	1,395	6.0%
(944) =>	1,328	5.8%
(944) =>	1,265	5.7%
(944) =>	1,205	5.5%
(944) =>	1,147	5.4%
(944) =>	1,093	5.3%
(944) =>	1,041	5.1%
(944) =>	991	5.0%
(23,972) =>	40,740	



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Policy Type	RP-AC	Next Premium Date	31-Mar-24		31-May-23	\$11,795
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Maturity Date	31-Mar-37	Projected Maturity Value	\$40,740	Next Cash Coupon		\$1,475
Last Premium Date	31-Mar-36			Cash Benefits Interest Rates		2.50%
Illustration for investment on		31-Mar-23		Invested	Maturity	Annual

	2023	2024 to 2036	2037	Total
Initial Amount	(\$11,700)			(\$11,700)
Funds into plan	\$0	(\$12,272)		(\$12,272)
Total payments				(\$23,972)
Payout from plan		\$0		\$0
Maturity Value			\$40,740	\$40,740
Projected Gain				\$16,768
% Gain vs Total Payments				69.9%

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 \$1475 (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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Cash Benefits Interest Rates		2.50%
Invested	Maturity	Annual

Illustration for investment on 31-Mar-23

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$5480 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.