



TES
CAPITAL

TES ID Number	N2239	Next Net Premium	\$1,818
Policy Number	1808934420	Duration to Maturity	8 yrs 6 mths
Policy Type	LP-3 yrs	Next Premium Date	16-May-23
Issue Date	16-May-16	Internal Rate of Return	4.10%
Maturity Date	15-May-31	Projected Maturity Value	\$25,910
Last Premium Date	16-May-25		

Initial Amount	16-Nov-22	\$13,273
	16-Dec-22	\$13,317
	16-Jan-23	\$13,363
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$0
Cash Benefits Interest Rates		-

Illustration for investment on		16-Nov-22		
Date	Initial	Premiums	Cashback	Maturity
2022	(13,273)			
2023		(1,818)		
2024		(1,818)		
2025		(1,818)		
2026				
2027				
2028				
2029				
2030				
2031				25,910
Total	(13,273)	(5,455)	-	25,910

Invested Amount	Maturity Amount	Annual Returns (%)
(13,273) =>	18,679	4.8%
(1,818) =>	2,508	4.7%
(1,818) =>	2,409	4.6%
(1,818) =>	2,314	4.5%
(18,728) =>	25,910	



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Policy Type	LP-3 yrs	Next Premium Date	16-May-23		16-Jan-23	\$13,363	
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Maturity Date	15-May-31	Projected Maturity Value	\$25,910	Next Cash Coupon		\$0	
Last Premium Date	16-May-25				Cash Benefits Interest Rates		-
Illustration for investment on		16-Nov-22		Invested	Maturity	Annual	

	2022	2023 to 2030	2031	Total
Initial Amount	(\$13,273)			(\$13,273)
Funds into plan	\$0	(\$5,455)		(\$5,455)
Total payments				(\$18,728)
Payout from plan		\$0		\$0
Maturity Value			\$25,910	\$25,910
Projected Gain				\$7,182
% Gain vs Total Payments				38.3%

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$20120 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.