



TES
CAPITAL

TES ID Number	A6592	Next Net Premium	\$604
Policy Number	L536496706	Duration to Maturity	10 yrs 5 mths
Policy Type	RP-WL	Next Premium Date	14-Apr-23
Issue Date	14-Apr-08	Internal Rate of Return	4.30%
Maturity Date	14-Apr-33	Projected Maturity Value	\$24,507
Last Premium Date	14-Apr-32		

Initial Amount	14-Nov-22	\$10,852
	14-Dec-22	\$10,890
	14-Jan-23	\$10,929
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$0
Cash Benefits Interest Rates		-

Illustration for investment on 14-Nov-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(10,852)			
2023		(604)		
2024		(604)		
2025		(604)		
2026		(604)		
2027		(604)		
2028		(604)		
2029		(604)		
2030		(604)		
2031		(604)		
2032		(604)		
2033				24,507
Total	(10,852)	(6,045)	-	24,507

Invested Amount	Maturity Amount	Annual Returns (%)
(10,852) =>	16,831	5.3%
(604) =>	921	5.2%
(604) =>	883	5.1%
(604) =>	847	5.0%
(604) =>	812	4.9%
(604) =>	778	4.8%
(604) =>	746	4.7%
(604) =>	715	4.6%
(604) =>	686	4.5%
(604) =>	658	4.4%
(604) =>	630	4.3%
(16,897) =>	24,507	



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Policy Type	RP-WL	Next Premium Date	14-Apr-23		14-Jan-23	\$10,929	
Issue Date	14-Apr-08	Internal Rate of Return	4.30%	Accumulate Cash Coupons		\$0	
Maturity Date	14-Apr-33	Projected Maturity Value	\$24,507	Next Cash Coupon		\$0	
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Illustration for investment on		14-Nov-22		Invested	Maturity	Annual	

	2022	2023 to 2032	2033	Total
Initial Amount	(\$10,852)			(\$10,852)
Funds into plan	\$0	(\$6,045)		(\$6,045)
Total payments				(\$16,897)
Payout from plan		\$0		\$0
Maturity Value			\$24,507	\$24,507
Projected Gain				\$7,610
% Gain vs Total Payments				45.0%

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$13640 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.