



**TES**  
CAPITAL

TES ID Number	G2731	Next Net Premium	\$754
Policy Number	0018301540	Duration to Maturity	5 yrs 7 mths
Policy Type	RP-WL	Next Premium Date	26-May-23
Issue Date	26-May-95	Internal Rate of Return	4.30%
Maturity Date	26-May-28	Projected Maturity Value	\$62,482
Last Premium Date	26-May-27		

Initial Amount	26-Oct-22	\$46,000
	26-Nov-22	\$46,165
	26-Dec-22	\$46,325
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$0
Cash Benefits Interest Rates		-

Illustration for investment on 26-Oct-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(46,000)			
2023		(754)		
2024		(754)		
2025		(754)		
2026		(754)		
2027		(754)		
2028				62,482
Total	(46,000)	(3,770)	-	62,482

Invested Amount	Maturity Amount	Annual Returns (%)
(46,000) =>	58,196	4.7%
(754) =>	931	4.7%
(754) =>	892	4.6%
(754) =>	856	4.5%
(754) =>	820	4.4%
(754) =>	786	4.3%
(49,770) =>	62,482	



<b>TES ID Number</b>	G2731	<b>Next Net Premium</b>	\$754	<b>Initial Amount</b>	26-Oct-22	<b>\$46,000</b>	
<b>Policy Number</b>	0018301540	<b>Duration to Maturity</b>	5 yrs 7 mths		26-Nov-22	<b>\$46,165</b>	
<b>Policy Type</b>	RP-WL	<b>Next Premium Date</b>	26-May-23		26-Dec-22	<b>\$46,325</b>	
<b>Issue Date</b>	26-May-95	<b>Internal Rate of Return</b>	<b>4.30%</b>	<b>Accumulate Cash Coupons</b>		\$0	
<b>Maturity Date</b>	26-May-28	<b>Projected Maturity Value</b>	<b>\$62,482</b>	<b>Next Cash Coupon</b>		\$0	
<b>Last Premium Date</b>	26-May-27				<b>Cash Benefits Interest Rates</b>		-
<b>Illustration for investment on</b>		<b>26-Oct-22</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>	

	2022	2023 to 2027	2028	Total
Initial Amount	(\$46,000)			(\$46,000)
Funds into plan	\$0	(\$3,770)		(\$3,770)
Total payments				(\$49,770)
Payout from plan		\$0		\$0
<b>Maturity Value</b>			<b>\$62,482</b>	<b>\$62,482</b>
<b>Projected Gain</b>				<b>\$12,712</b>
<b>% Gain vs Total Payments</b>				<b>25.5%</b>

### Cash Coupon

This Plan has no Yearly Cash Coupon.

### Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$32319.1 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.