



**TES**  
CAPITAL

TES ID Number	S1074	Next Net Premium	\$0
Policy Number	09896984	Duration to Maturity	4 yrs 9 mths
Policy Type	SP	Next Premium Date	Not Applicable
Issue Date	23-Aug-17	Internal Rate of Return	4.30%
Maturity Date	23-Aug-27	Projected Maturity Value	\$38,888
Last Premium Date	23-Aug-21		

Initial Amount	23-Nov-22	\$31,838
	23-Dec-22	\$31,949
	23-Jan-23	\$32,063
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$0
Cash Benefits Interest Rates		-

Illustration for investment on		23-Nov-22		
Date	Initial	Premiums	Cashback	Maturity
2022	(31,838)			
2023				
2024				
2025				
2026				
2027				38,888

Invested Amount	Maturity Amount	Annual Returns (%)
(31,838) =>	38,888	4.7%



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Accumulate Cash Coupons		\$0
Next Cash Coupon		\$0
Cash Benefits Interest Rates		-
<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>
(31,838) =>	38,888	

<b>Illustration for investment on</b>		<b>23-Nov-22</b>		
Total	(31,838)	-	-	38,888

	2022	2023 to 2026	2027	Total
Initial Amount	(\$31,838)			(\$31,838)
Funds into plan	\$0	\$0		\$0
Total payments				(\$31,838)
Payout from plan		\$0		\$0
<b>Maturity Value</b>			<b>\$38,888</b>	<b>\$38,888</b>
<b>Projected Gain</b>				<b>\$7,050</b>
<b>% Gain vs Total Payments</b>				<b>22.1%</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 \$33000 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.