



TES
CAPITAL

TES ID Number	A6614	Next Net Premium	\$584
Policy Number	L536262163	Duration to Maturity	3 yrs 9 mths
Policy Type	RP-WL	Next Premium Date	22-Aug-23
Issue Date	22-Aug-06	Internal Rate of Return	4.10%
Maturity Date	22-Aug-26	Projected Maturity Value	\$15,667
Last Premium Date	22-Aug-25		

Initial Amount	22-Nov-22	\$11,843
	22-Dec-22	\$11,882
	22-Jan-23	\$11,922
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$0
Cash Benefits Interest Rates		-

Illustration for investment on		22-Nov-22		
Date	Initial	Premiums	Cashback	Maturity
2022	(11,843)			
2023		(584)		
2024		(584)		
2025		(584)		
2026				15,667
Total	(11,843)	(1,751)	-	15,667

Invested Amount	Maturity Amount	Annual Returns (%)
(11,843) =>	13,769	4.3%
(584) =>	658	4.3%
(584) =>	632	4.2%
(584) =>	607	4.1%
(13,594) =>	15,667	



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Policy Type	RP-WL	Next Premium Date	22-Aug-23		22-Jan-23	\$11,922	
Issue Date	22-Aug-06	Internal Rate of Return	4.10%	Accumulate Cash Coupons		\$0	
Maturity Date	22-Aug-26	Projected Maturity Value	\$15,667	Next Cash Coupon		\$0	
Last Premium Date	22-Aug-25				Cash Benefits Interest Rates		-
Illustration for investment on		22-Nov-22		Invested	Maturity	Annual	

	2022	2023 to 2025	2026	Total
Initial Amount	(\$11,843)			(\$11,843)
Funds into plan	\$0	(\$1,751)		(\$1,751)
Total payments				(\$13,594)
Payout from plan		\$0		\$0
Maturity Value			\$15,667	\$15,667
Projected Gain				\$2,074
% Gain vs Total Payments				15.3%

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$9913 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.