



TES
CAPITAL

TES ID Number	P3668	Net Annual Premium	\$2,423
Policy Number	58634184	Duration to Maturity	17 yrs 5 mths
Policy Type	LP-7 yrs	Next Premium Date	9-Apr-23
Issue Date	9-Apr-15	Internal Rate of Return	4.60%
Maturity Date	9-Apr-40	Projected Maturity Value	\$71,245
Last Premium Date	9-Apr-29		

Initial Amount	9-Nov-22	\$17,935
	9-Dec-22	\$18,000
	9-Jan-23	\$18,068
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$0
Cash Benefits Interest Rates		-

Illustration for investment on		9-Nov-22		
Date	Initial	Premiums	Cashback	Maturity
2022	(17,935)			
2023		(2,423)		
2024		(2,423)		
2025		(2,423)		
2026		(2,423)		
2027		(2,423)		
2028		(2,423)		
2029		(2,423)		
2030				
2031				
2032				
2033				
2034				
2035				
2036				
2037				
2038				
2039				
2040				71,245
Total	(17,935)	(16,960)	-	71,245

Invested Amount	Maturity Amount	Annual Returns (%)
(17,935) =>	39,284	6.8%
(2,423) =>	5,205	6.8%
(2,423) =>	4,975	6.6%
(2,423) =>	4,757	6.4%
(2,423) =>	4,548	6.3%
(2,423) =>	4,348	6.1%
(2,423) =>	4,156	6.0%
(2,423) =>	3,974	5.8%
(34,895) =>	71,245	



TES ID Number	P3668	Net Annual Premium	\$2,423	Initial Amount	9-Nov-22	\$17,935
Policy Number	58634184	Duration to Maturity	17 yrs 5 mths		9-Dec-22	\$18,000
Policy Type	LP-7 yrs	Next Premium Date	9-Apr-23		9-Jan-23	\$18,068
Issue Date	9-Apr-15	Internal Rate of Return	4.60%	Accumulate Cash Coupons		\$0
Maturity Date	9-Apr-40	Projected Maturity Value	\$71,245	Annual Cash Coupon		\$0
Last Premium Date	9-Apr-29			Cash Benefits Interest Rates		-
Illustration for investment on		9-Nov-22		Invested	Maturity	Annual

	2022	2023 to 2039	2040	Total
Initial Amount	-\$17,935			-\$17,935
Funds into plan	\$0	-\$16,960		-\$16,960
Total payments				-\$34,895
Payout from plan		\$0		\$0
Maturity Value			\$71,245	\$71,245
Projected Gain				\$36,350
% Gain vs Total Payments				104.2%

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$39677 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.