



TES
CAPITAL

TES ID Number	P3728	Next Net Premium	\$0
Policy Number	27995061	Duration to Maturity	3 yrs 7 mths
Policy Type	SP-WL	Next Premium Date	30-Jun-23
Issue Date	30-Jun-03	Internal Rate of Return	4.10%
Maturity Date	30-Jun-26	Projected Maturity Value	\$22,692
Last Premium Date	30-Jun-25		

Initial Amount	30-Nov-22	\$19,400
	30-Dec-22	\$19,465
	30-Jan-23	\$19,531
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$0
Cash Benefits Interest Rates		-

Illustration for investment on 30-Nov-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(19,400)			
2023				
2024				
2025		(276)		
2026				22,692
Total	(19,400)	(276)	-	22,692

Invested Amount	Maturity Amount	Annual Returns (%)
(19,400) =>	22,405	4.3%
(276) =>	287	4.1%
(19,676) =>	22,692	



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Policy Number	27995061	Duration to Maturity	3 yrs 7 mths		30-Dec-22	\$19,465	
Policy Type	SP-WL	Next Premium Date	30-Jun-23		30-Jan-23	\$19,531	
Issue Date	30-Jun-03	Internal Rate of Return	4.10%	Accumulate Cash Coupons		\$0	
Maturity Date	30-Jun-26	Projected Maturity Value	\$22,692	Next Cash Coupon		\$0	
Last Premium Date	30-Jun-25				Cash Benefits Interest Rates		-
Illustration for investment on		30-Nov-22		Invested	Maturity	Annual	

	2022	2023 to 2025	2026	Total
Initial Amount	(\$19,400)			(\$19,400)
Funds into plan	\$0	(\$276)		(\$276)
Total payments				(\$19,676)
Payout from plan		\$0		\$0
Maturity Value			\$22,692	\$22,692
Projected Gain				\$3,016
% 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 \$11920 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.