



**TES**  
CAPITAL

TES ID Number	G2744	Next Net Premium	\$1,623
Policy Number	0017989986	Duration to Maturity	2 yrs 8 mths
Policy Type	RP-WL	Next Premium Date	24-Jul-23
Issue Date	24-Jul-95	Internal Rate of Return	4.10%
Maturity Date	24-Jul-25	Projected Maturity Value	\$115,330
Last Premium Date	24-Jul-24		

Initial Amount	24-Nov-22	\$100,518
	24-Dec-22	\$100,850
	24-Jan-23	\$101,195
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$0
Cash Benefits Interest Rates		-

Illustration for investment on 24-Nov-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(100,518)			
2023		(1,623)		
2024		(1,623)		
2025				115,330
Total	(100,518)	(3,246)	-	115,330

Invested Amount	Maturity Amount	Annual Returns (%)
(100,518) =>	111,882	4.2%
(1,623) =>	1,759	4.2%
(1,623) =>	1,689	4.1%
(103,764) =>	115,330	



<b>TES ID Number</b>	G2744	<b>Next Net Premium</b>	\$1,623	<b>Initial Amount</b>	24-Nov-22	<b>\$100,518</b>	
<b>Policy Number</b>	0017989986	<b>Duration to Maturity</b>	2 yrs 8 mths		24-Dec-22	<b>\$100,850</b>	
<b>Policy Type</b>	RP-WL	<b>Next Premium Date</b>	24-Jul-23		24-Jan-23	<b>\$101,195</b>	
<b>Issue Date</b>	24-Jul-95	<b>Internal Rate of Return</b>	<b>4.10%</b>	<b>Accumulate Cash Coupons</b>		\$0	
<b>Maturity Date</b>	24-Jul-25	<b>Projected Maturity Value</b>	<b>\$115,330</b>	<b>Next Cash Coupon</b>		\$0	
<b>Last Premium Date</b>	24-Jul-24				<b>Cash Benefits Interest Rates</b>		-
<b>Illustration for investment on</b>		<b>24-Nov-22</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>	

	2022	2023 to 2024	2025	Total
Initial Amount	(\$100,518)			(\$100,518)
Funds into plan	\$0	(\$3,246)		(\$3,246)
Total payments				(\$103,764)
Payout from plan		\$0		\$0
<b>Maturity Value</b>			<b>\$115,330</b>	<b>\$115,330</b>
<b>Projected Gain</b>				<b>\$11,566</b>
<b>% Gain vs Total Payments</b>				<b>11.1%</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 \$63038.09 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.