



TES
CAPITAL

TES ID Number	A6590	Net Annual Premium	\$0
Policy Number	Q622420026	Duration to Maturity	17 yrs 8 mths
Policy Type	SP (AUD)	Next Premium Date	Not Applicable
Issue Date	22-Jul-92	Internal Rate of Return	4.60%
Maturity Date	22-Jul-40	Projected Maturity Value	\$170,835
Last Premium Date	22-Jul-94		

Initial Amount	22-Nov-22	\$77,150
	22-Dec-22	\$77,430
	22-Jan-23	\$77,730
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$0
Cash Benefits Interest Rates		-

Illustration for investment on 22-Nov-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(77,150)			
2023				
2024				
2025				
2026				
2027				
2028				
2029				
2030				
2031				
2032				
2033				
2034				
2035				
2036				
2037				
2038				
2039				
2040				170,835
Total	(77,150)	-	-	170,835

Invested Amount	Maturity Amount	Annual Returns (%)
(77,150) =>	170,835	6.9%
(77,150) =>	170,835	



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Policy Number	Q622420026	Duration to Maturity	17 yrs 8 mths		22-Dec-22	\$77,430
Policy Type	SP (AUD)	Next Premium Date	Not Applicable		22-Jan-23	\$77,730
Issue Date	22-Jul-92	Internal Rate of Return	4.60%	Accumulate Cash Coupons		\$0
Maturity Date	22-Jul-40	Projected Maturity Value	\$170,835	Annual Cash Coupon		\$0
Last Premium Date	22-Jul-94			Cash Benefits Interest Rates		-
Illustration for investment on		22-Nov-22		Invested	Maturity	Annual
	2022	2023 to 2039	2040	Total		
Initial Amount	(\$77,150)			(\$77,150)		
Funds into plan	\$0	\$0		\$0		
Total payments				(\$77,150)		
Payout from plan		\$0		\$0		
Maturity Value			\$170,835	\$170,835		
Projected Gain				\$93,685		
% Gain vs Total Payments				121.4%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$170835 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.