



**TES**  
CAPITAL

TES ID Number	AV1025
Policy Number	05486074
Policy Type	LP - 1 yrs
Issue Date	2-Oct-13
Maturity Date	2-Oct-36
Last Premium Date	2-Oct-20

Net Annual Premium	\$7,723
Duration to Maturity	16 yrs 3 mths
Next Premium Date	2-Oct-20
Internal Rate of Return	4.50%
Projected Maturity Value	\$123,344

Initial Amount	2-Jul-20	\$52,654
	2-Aug-20	\$52,851
	2-Sep-20	\$53,049
Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$0
Cash Benefits Interest Rates		-

Illustration for investment on 2-Jul-20				
Date	Initial	Premiums	Cashback	Maturity
2020	(52,654)			
2020		(7,723)		
2021				
2022				
2023				
2024				
2025				
2026				
2027				
2028				
2029				
2030				
2031				
2032				
2033				
2034				
2035				
Total	(52,654)	(7,723)	-	123,344

Invested Amount	Maturity Amount	Annual Returns (%)
(52,654) =>	107,726	6.4%
(7,723) =>	15,618	6.4%
(60,377) =>	123,344	



<b>TES ID Number</b>	AV1025	<b>Net Annual Premium</b>	\$7,723	<b>Initial Amount</b>	2-Jul-20	\$52,654
<b>Policy Number</b>	05486074	<b>Duration to Maturity</b>	16 yrs 3 mths		2-Aug-20	\$52,851
<b>Policy Type</b>	LP - 1 yrs	<b>Next Premium Date</b>	2-Oct-20		2-Sep-20	\$53,049
<b>Issue Date</b>	2-Oct-13	<b>Internal Rate of Return</b>	4.50%	<b>Accumulate Cash Coupons</b>		\$0
<b>Maturity Date</b>	2-Oct-36	<b>Projected Maturity Value</b>	\$123,344	<b>Annual Cash Coupon</b>		\$0
<b>Last Premium Date</b>	2-Oct-20			<b>Cash Benefits Interest Rates</b>		-
<b>Illustration for investment on</b>		<b>2-Jul-20</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>

	2020	2021	2036	Total
Initial Amount	-\$52,654			-\$52,654
Funds into plan	-\$7,723	\$0		-\$7,723
Total payments				-\$60,377
Payout from plan		\$0		\$0
<b>Maturity Value</b>			<b>\$123,344</b>	<b>\$123,344</b>
<b>Projected Gain</b>				<b>\$62,967</b>
<b>% Gain vs Total Payments</b>				<b>104.3%</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 \$83385 is guaranteed, is from the latest bonus statement or revised benefit illustration provided by 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 it is not a contract of insurance. It is not intended to provide any financial advice or constitute as an offer to purchase.

Please refer to the actual policy document for the exact terms and conditions.