



**TES**  
CAPITAL

TES ID Number	P3219
Policy Number	64230917
Policy Type	LP-1 yrs-WL
Issue Date	24-Apr-17
Maturity Date	24-Apr-37
Last Premium Date	24-Apr-21

Net Annual Premium	\$6,870
Duration to Maturity	16 yrs 5 mths
Next Premium Date	24-Apr-21
Internal Rate of Return	4.50%
Projected Maturity Value	\$68,205

Initial Amount	24-Oct-20	\$26,258
	24-Nov-20	\$26,356
	24-Dec-20	\$26,452

Accumulate Cash Coupons	\$0
Annual Cash Coupon	\$0
Cash Benefits Interest Rates	-

Illustration for investment on 24-Oct-20				
Date	Initial	Premiums	Cashback	Maturity
2020	(26,258)			
2021		(6,870)		
2022				
2023				
2024				
2025				
2026				
2027				
2028				
2029				
2030				
2031				
2032				
2033				
2034				
2035				
2036				
2037				68,205
Total	(26,258)	(6,870)	-	68,205

Invested Amount	Maturity Amount	Annual Returns (%)
(26,258) =>	54,311	6.5%
(6,870) =>	13,894	6.4%
(33,128) =>	68,205	



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Accumulate Cash Coupons		\$0
Annual Cash Coupon		\$0
Cash Benefits Interest Rates		-
<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>

Illustration for investment on **24-Oct-20**

	2020	2021 to 2036	2037	Total
Initial Amount	-\$26,258			-\$26,258
Funds into plan	\$0	-\$6,870		-\$6,870
Total payments				-\$33,128
Payout from plan		\$0		\$0
<b>Maturity Value</b>			<b>\$68,205</b>	<b>\$68,205</b>
<b>Projected Gain</b>				<b>\$35,077</b>
<b>% Gain vs Total Payments</b>				<b>105.9%</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 \$41054 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.