



**TES**  
CAPITAL

TES ID Number	M1903
Policy Number	2490923178
Policy Type	LP-3 yrs
Issue Date	27-Feb-18
Maturity Date	27-Feb-38
Last Premium Date	27-Feb-23

Net Annual Premium	\$11,761
Duration to Maturity	17 yrs 2 mths
Next Premium Date	27-Feb-21
Internal Rate of Return	4.50%
Projected Maturity Value	\$116,970

Initial Amount	27-Nov-20	\$21,303
	27-Dec-20	\$21,380
	27-Jan-21	\$21,460

Accumulate Cash Coupons \$0

Annual Cash Coupon \$0

Cash Benefits Interest Rates -

Illustration for investment on		27-Nov-20		
Date	Initial	Premiums	Cashback	Maturity
2020	(21,303)			
2021		(11,761)		
2022		(11,761)		
2023		(11,761)		
2024				
2025				
2026				
2027				
2028				
2029				
2030				
2031				
2032				
2033				
2034				
2035				
2036				
2037				
2038				116,970
Total	(21,303)	(35,282)	-	116,970

Invested Amount	Maturity Amount	Annual Returns (%)
(21,303) =>	45,577	6.6%
(11,761) =>	24,852	6.5%
(11,761) =>	23,782	6.4%
(11,761) =>	22,759	6.2%
(56,585) =>	116,970	



<b>TES ID Number</b>	M1903	<b>Net Annual Premium</b>	\$11,761	<b>Initial Amount</b>	27-Nov-20	\$21,303	
<b>Policy Number</b>	2490923178	<b>Duration to Maturity</b>	17 yrs 2 mths		27-Dec-20	\$21,380	
<b>Policy Type</b>	LP-3 yrs	<b>Next Premium Date</b>	27-Feb-21		27-Jan-21	\$21,460	
<b>Issue Date</b>	27-Feb-18	<b>Internal Rate of Return</b>	4.50%	<b>Accumulate Cash Coupons</b>			\$0
<b>Maturity Date</b>	27-Feb-38	<b>Projected Maturity Value</b>	\$116,970	<b>Annual Cash Coupon</b>			\$0
<b>Last Premium Date</b>	27-Feb-23			<b>Cash Benefits Interest Rates</b>			-
<b>Illustration for investment on</b>		<b>27-Nov-20</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>	

	2020	2021 to 2037	2038	Total
Initial Amount	-\$21,303			-\$21,303
Funds into plan	\$0	-\$35,282		-\$35,282
Total payments				-\$56,585
Payout from plan		\$0		\$0
<b>Maturity Value</b>			<b>\$116,970</b>	<b>\$116,970</b>
<b>Projected Gain</b>				<b>\$60,385</b>
<b>% Gain vs Total Payments</b>				<b>106.7%</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 \$70433 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.