



**TES**  
CAPITAL

TES ID Number	M1900
Policy Number	1491896613
Policy Type	RP
Issue Date	21-Nov-12
Maturity Date	21-Nov-25
Last Premium Date	21-Nov-24

Net Annual Premium	\$9,269
Duration to Maturity	4 yrs 10 mths
Next Premium Date	21-Nov-21
Internal Rate of Return	3.40%
Projected Maturity Value	\$151,378

Initial Amount	21-Jan-21	\$94,464
	21-Feb-21	\$94,732
	21-Mar-21	\$94,975

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

Illustration for investment on 21-Jan-21				
Date	Initial	Premiums	Cashback	Maturity
2021	(94,464)			
2021		(9,269)		
2022		(9,269)		
2023		(9,269)		
2024		(9,269)		
2025				151,378
<b>Total</b>	<b>(94,464)</b>	<b>(37,076)</b>	<b>-</b>	<b>151,378</b>

Invested Amount	Maturity Amount	Annual Returns (%)
(94,464) =>	111,041	3.6%
(9,269) =>	10,595	3.6%
(9,269) =>	10,247	3.5%
(9,269) =>	9,910	3.5%
(9,269) =>	9,584	3.4%
<b>(131,540) =&gt;</b>	<b>151,378</b>	



TES ID Number	M1900	Net Annual Premium	\$9,269	Initial Amount	21-Jan-21	\$94,464
Policy Number	1491896613	Duration to Maturity	4 yrs 10 mths		21-Feb-21	\$94,732
Policy Type	RP	Next Premium Date	21-Nov-21		21-Mar-21	\$94,975
Issue Date	21-Nov-12	Internal Rate of Return	3.40%	Accumulate Cash Coupons		\$0
Maturity Date	21-Nov-25	Projected Maturity Value	\$151,378	Annual Cash Coupon		\$0
Last Premium Date	21-Nov-24			Cash Benefits Interest Rates		-
Illustration for investment on		21-Jan-21		Invested	Maturity	Annual

	2021	2022 to 2024	2025	Total
Initial Amount	-\$94,464			-\$94,464
Funds into plan	-\$9,269	-\$27,807		-\$37,076
Total payments				-\$131,540
Payout from plan		\$0		\$0
Maturity Value			\$151,378	\$151,378
Projected Gain				\$19,838
% Gain vs Total Payments				15.1%

### Cash Coupon

This Plan has no Yearly Cash Coupon.

### Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$114868 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.