



TES
CAPITAL

TES ID Number	P3230
Policy Number	70822257
Policy Type	LP-3 yrs
Issue Date	10-Mar-19
Maturity Date	10-Mar-29
Last Premium Date	10-Mar-23

Net Annual Premium	\$80,543
Duration to Maturity	8 yrs 1 mths
Next Premium Date	10-Mar-21
Internal Rate of Return	3.80%
Projected Maturity Value	\$512,672

Initial Amount	10-Feb-21	\$147,042
	10-Mar-21	\$230,733
	10-Apr-21	\$231,440

Accumulate Cash Coupons \$0

Annual Cash Coupon \$0

Cash Benefits Interest Rates -

Illustration for investment on		10-Feb-21		
Date	Initial	Premiums	Cashback	Maturity
2021	(147,042)			
2021		(80,543)		
2022		(80,543)		
2023		(80,543)		
2024				
2025				
2026				
2027				
2028				
2029				512,672
Total	(147,042)	(241,628)	-	512,672

Invested Amount	Maturity Amount	Annual Returns (%)
(147,042) =>	198,819	4.4%
(80,543) =>	108,540	4.3%
(80,543) =>	104,569	4.3%
(80,543) =>	100,744	4.2%
(388,670) =>	512,672	



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Annual Cash Coupon		\$0
Cash Benefits Interest Rates		-
Invested	Maturity	Annual

Illustration for investment on **10-Feb-21**

	2021	2022 to 2028	2029	Total
Initial Amount	-\$147,042			-\$147,042
Funds into plan	-\$80,543	-\$161,085		-\$241,628
Total payments				-\$388,670
Payout from plan		\$0		\$0
Maturity Value			\$512,672	\$512,672
Projected Gain				\$124,003
% Gain vs Total Payments				31.9%

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$375000 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.