



TES
CAPITAL

TES ID Number	G2584
Policy Number	0020791027
Policy Type	RP-WL
Issue Date	31-Oct-97
Maturity Date	31-Oct-27
Last Premium Date	31-Oct-26

Net Annual Premium	\$1,712
Duration to Maturity	6 yrs 8 mths
Next Premium Date	31-Oct-21
Internal Rate of Return	3.60%
Projected Maturity Value	\$134,831

Initial Amount	28-Feb-21	\$97,285
	31-Mar-21	\$97,575
	30-Apr-21	\$97,860

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

Illustration for investment on 28-Feb-21				
Date	Initial	Premiums	Cashback	Maturity
2021	(97,285)			
2021		(1,712)		
2022		(1,712)		
2023		(1,712)		
2024		(1,712)		
2025		(1,712)		
2026		(1,712)		
2027				134,831
Total	(97,285)	(10,273)	-	134,831

Invested Amount	Maturity Amount	Annual Returns (%)
(97,285) =>	123,184	4.0%
(1,712) =>	2,117	3.9%
(1,712) =>	2,043	3.9%
(1,712) =>	1,972	3.8%
(1,712) =>	1,904	3.7%
(1,712) =>	1,838	3.7%
(1,712) =>	1,774	3.6%
(107,558) =>	134,831	



TES ID Number	G2584	Net Annual Premium	\$1,712	Initial Amount	28-Feb-21	\$97,285
Policy Number	0020791027	Duration to Maturity	6 yrs 8 mths		31-Mar-21	\$97,575
Policy Type	RP-WL	Next Premium Date	31-Oct-21		30-Apr-21	\$97,860
Issue Date	31-Oct-97	Internal Rate of Return	3.60%	Accumulate Cash Coupons		\$0
Maturity Date	31-Oct-27	Projected Maturity Value	\$134,831	Annual Cash Coupon		\$0
Last Premium Date	31-Oct-26			Cash Benefits Interest Rates		-
Illustration for investment on		28-Feb-21		Invested	Maturity	Annual

	2021	2022 to 2026	2027	Total
Initial Amount	-\$97,285			-\$97,285
Funds into plan	-\$1,712	-\$8,561		-\$10,273
Total payments				-\$107,558
Payout from plan		\$0		\$0
Maturity Value			\$134,831	\$134,831
Projected Gain				\$27,273
% Gain vs Total Payments				25.4%

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$69240.98 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.