



**TES**  
CAPITAL

TES ID Number	P3282
Policy Number	46601236
Policy Type	SP
Issue Date	2-Dec-11
Maturity Date	2-Dec-21
Last Premium Date	2-Dec-15

Net Annual Premium	\$0
Duration to Maturity	0 yrs 9 mths
Next Premium Date	Not Applicable
Internal Rate of Return	3.00%
Projected Maturity Value	\$32,576

Initial Amount	2-Mar-21	\$31,859
	2-Apr-21	\$31,939
	2-May-21	\$32,016

Accumulate Cash Coupons	\$0
-------------------------	-----

Annual Cash Coupon	\$0
--------------------	-----

Cash Benefits Interest Rates	-
------------------------------	---

Illustration for investment on		2-Mar-21		
Date	Initial	Premiums	Cashback	Maturity
2021	(31,859)			
2021				32,576
Total	(31,859)	-	-	32,576

Invested Amount	Maturity Amount	Annual Returns (%)
(31,859) =>	32,576	3.0%
(31,859) =>	32,576	



TES ID Number	P3282	Net Annual Premium	\$0	Initial Amount	2-Mar-21	\$31,859
Policy Number	46601236	Duration to Maturity	0 yrs 9 mths		2-Apr-21	\$31,939
Policy Type	SP	Next Premium Date	Not Applicable		2-May-21	\$32,016
Issue Date	2-Dec-11	Internal Rate of Return	3.00%	Accumulate Cash Coupons		\$0
Maturity Date	2-Dec-21	Projected Maturity Value	\$32,576	Annual Cash Coupon		\$0
Last Premium Date	2-Dec-15			Cash Benefits Interest Rates		-
Illustration for investment on		2-Mar-21		Invested	Maturity	Annual

	2021	2022	2021	Total
Initial Amount	-\$31,859			-\$31,859
Funds into plan	\$0	\$0		\$0
Total payments				-\$31,859
Payout from plan		\$0		\$0
Maturity Value			\$32,576	\$32,576
Projected Gain				\$717
% Gain vs Total Payments				2.3%

### Cash Coupon

This Plan has no Yearly Cash Coupon.

### Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$24980 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.