



**TES**  
CAPITAL

TES ID Number	P3290
Policy Number	52655681
Policy Type	RP
Issue Date	20-Jun-13
Maturity Date	20-Jun-23
Last Premium Date	20-Jun-22

Net Annual Premium	\$7,103
Duration to Maturity	2 yrs 4 mths
Next Premium Date	20-Jun-21
Internal Rate of Return	3.20%
Projected Maturity Value	\$80,114

Initial Amount	20-Feb-21	\$60,606
	20-Mar-21	\$60,753
	20-Apr-21	\$60,916

Accumulate Cash Coupons	\$0
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Annual Cash Coupon	\$0
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Cash Benefits Interest Rates	-
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Illustration for investment on 20-Feb-21				
Date	Initial	Premiums	Cashback	Maturity
2021	(60,606)			
2021		(7,103)		
2022		(7,103)		
2023				80,114
Total	(60,606)	(14,206)	-	80,114

Invested Amount	Maturity Amount	Annual Returns (%)
(60,606) =>	65,219	3.3%
(7,103) =>	7,565	3.3%
(7,103) =>	7,330	3.2%
(74,812) =>	80,114	



<b>TES ID Number</b>	P3290	<b>Net Annual Premium</b>	\$7,103	<b>Initial Amount</b>	20-Feb-21	<b>\$60,606</b>
<b>Policy Number</b>	52655681	<b>Duration to Maturity</b>	2 yrs 4 mths		20-Mar-21	<b>\$60,753</b>
<b>Policy Type</b>	RP	<b>Next Premium Date</b>	20-Jun-21		20-Apr-21	<b>\$60,916</b>
<b>Issue Date</b>	20-Jun-13	<b>Internal Rate of Return</b>	<b>3.20%</b>	<b>Accumulate Cash Coupons</b>		\$0
<b>Maturity Date</b>	20-Jun-23	<b>Projected Maturity Value</b>	<b>\$80,114</b>	<b>Annual Cash Coupon</b>		\$0
<b>Last Premium Date</b>	20-Jun-22			<b>Cash Benefits Interest Rates</b>		-
<b>Illustration for investment on</b>		<b>20-Feb-21</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>

	2021	2022 to 2022	2023	Total
Initial Amount	-\$60,606			-\$60,606
Funds into plan	-\$7,103	-\$7,103		-\$14,206
Total payments				-\$74,812
Payout from plan		\$0		\$0
<b>Maturity Value</b>			<b>\$80,114</b>	<b>\$80,114</b>
<b>Projected Gain</b>				<b>\$5,302</b>
<b>% Gain vs Total Payments</b>				<b>7.1%</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 \$60038 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.