



**TES**  
CAPITAL

TES ID Number	P3277
Policy Number	51012301
Policy Type	LP-6 yrs
Issue Date	22-Dec-12
Maturity Date	22-Dec-32
Last Premium Date	22-Dec-26

Net Annual Premium	\$4,686
Duration to Maturity	11 yrs 9 mths
Next Premium Date	22-Dec-21
Internal Rate of Return	4.10%
Projected Maturity Value	\$110,215

Initial Amount	22-Mar-21	\$43,980
	22-Apr-21	\$44,130
	22-May-21	\$44,278

Accumulate Cash Coupons \$0

Annual Cash Coupon \$0

Cash Benefits Interest Rates -

Illustration for investment on 22-Mar-21				
Date	Initial	Premiums	Cashback	Maturity
2021	(43,980)			
2021		(4,686)		
2022		(4,686)		
2023		(4,686)		
2024		(4,686)		
2025		(4,686)		
2026		(4,686)		
2027				
2028				
2029				
2030				
2031				
2032				110,215
Total	(43,980)	(28,115)	-	110,215

Invested Amount	Maturity Amount	Annual Returns (%)
(43,980) =>	70,559	5.1%
(4,686) =>	7,290	5.1%
(4,686) =>	7,003	4.9%
(4,686) =>	6,728	4.8%
(4,686) =>	6,462	4.7%
(4,686) =>	6,208	4.6%
(4,686) =>	5,964	4.5%
(72,095) =>	110,215	



<b>TES ID Number</b>	P3277	<b>Net Annual Premium</b>	\$4,686	<b>Initial Amount</b>	22-Mar-21	<b>\$43,980</b>	
<b>Policy Number</b>	51012301	<b>Duration to Maturity</b>	11 yrs 9 mths		22-Apr-21	<b>\$44,130</b>	
<b>Policy Type</b>	LP-6 yrs	<b>Next Premium Date</b>	22-Dec-21		22-May-21	<b>\$44,278</b>	
<b>Issue Date</b>	22-Dec-12	<b>Internal Rate of Return</b>	<b>4.10%</b>	<b>Accumulate Cash Coupons</b>			\$0
<b>Maturity Date</b>	22-Dec-32	<b>Projected Maturity Value</b>	<b>\$110,215</b>	<b>Annual Cash Coupon</b>			\$0
<b>Last Premium Date</b>	22-Dec-26			<b>Cash Benefits Interest Rates</b>			-
<b>Illustration for investment on</b>		<b>22-Mar-21</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>	

	2021	2022 to 2031	2032	Total
Initial Amount	-\$43,980			-\$43,980
Funds into plan	-\$4,686	-\$23,429		-\$28,115
Total payments				-\$72,095
Payout from plan		\$0		\$0
<b>Maturity Value</b>			<b>\$110,215</b>	<b>\$110,215</b>
<b>Projected Gain</b>				<b>\$38,120</b>
<b>% Gain vs Total Payments</b>				<b>52.9%</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 \$68476 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.