



TES
CAPITAL

TES ID Number	AV1037
Policy Number	80764246
Policy Type	RP-WL
Issue Date	10-Sep-19
Maturity Date	10-Sep-24
Last Premium Date	10-Sep-23

Next Net Premium	\$8,192
Duration to Maturity	3 yrs 6 mths
Next Premium Date	10-Sep-21
Internal Rate of Return	3.30%
Projected Maturity Value	\$43,971

Initial Amount	10-Mar-21	\$15,827
	10-Apr-21	\$15,871
	10-May-21	\$15,913

Accumulate Cash Coupons \$0

Next Cash Coupon \$0

Cash Benefits Interest Rates 3.00%

Illustration for investment on 10-Mar-21				
Date	Initial	Premiums	Cashback	Maturity
2021	(15,827)			
2021		(8,192)		
2022		(8,192)		
2023		(8,192)		
2024			1,550	42,421
Total	(15,827)	(24,575)	1,550	42,421

Invested Amount	Maturity Amount	Annual Returns (%)
(15,827) =>	17,737	3.4%
(8,192) =>	9,030	3.4%
(8,192) =>	8,742	3.4%
(8,192) =>	8,463	3.3%
1,550 =>	(1,550)	
(38,852) =>	42,421	



TES ID Number	AV1037	Next Net Premium	\$8,192	Initial Amount	10-Mar-21	\$15,827	
Policy Number	80764246	Duration to Maturity	3 yrs 6 mths		10-Apr-21	\$15,871	
Policy Type	RP-WL	Next Premium Date	10-Sep-21		10-May-21	\$15,913	
Issue Date	10-Sep-19	Internal Rate of Return	3.30%	Accumulate Cash Coupons		\$0	
Maturity Date	10-Sep-24	Projected Maturity Value	\$43,971	Next Cash Coupon		\$0	
Last Premium Date	10-Sep-23				Cash Benefits Interest Rates		3.00%
Illustration for investment on		10-Mar-21			Invested	Maturity	Annual

	2021	2022 to 2023	2024	Total
Initial Amount	-\$15,827			-\$15,827
Funds into plan	-\$8,192	-\$16,384		-\$24,575
Total payments				-\$40,402
Payout from plan		\$0		\$0
Maturity Value			\$43,971	\$43,971
Projected Gain				\$3,569
% Gain vs Total Payments				8.8%

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$41896 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.