



TES
CAPITAL

TES ID Number	P3304
Policy Number	22725191
Policy Type	RP
Issue Date	4-May-98
Maturity Date	4-May-23
Last Premium Date	4-May-22

Net Annual Premium	\$1,325
Duration to Maturity	2 yrs 1 mths
Next Premium Date	4-May-21
Internal Rate of Return	3.20%
Projected Maturity Value	\$56,449

Initial Amount	4-Apr-21	\$50,264
	4-May-21	\$51,821
	4-Jun-21	\$51,955

Accumulate Cash Coupons \$0

Annual Cash Coupon \$0

Cash Benefits Interest Rates -

Illustration for investment on 4-Apr-21				
Date	Initial	Premiums	Cashback	Maturity
2021	(50,264)			
2021		(1,325)		
2022		(1,325)		
2023				56,449
Total	(50,264)	(2,649)	-	56,449

Invested Amount	Maturity Amount	Annual Returns (%)
(50,264) =>	53,672	3.3%
(1,325) =>	1,411	3.3%
(1,325) =>	1,367	3.2%
(52,913) =>	56,449	



TES ID Number	P3304	Net Annual Premium	\$1,325	Initial Amount	4-Apr-21	\$50,264
Policy Number	22725191	Duration to Maturity	2 yrs 1 mths		4-May-21	\$51,821
Policy Type	RP	Next Premium Date	4-May-21		4-Jun-21	\$51,955
Issue Date	4-May-98	Internal Rate of Return	3.20%	Accumulate Cash Coupons		\$0
Maturity Date	4-May-23	Projected Maturity Value	\$56,449	Annual Cash Coupon		\$0
Last Premium Date	4-May-22			Cash Benefits Interest Rates		-
Illustration for investment on		4-Apr-21		Invested	Maturity	Annual

	2021	2022 to 2022	2023	Total
Initial Amount	-\$50,264			-\$50,264
Funds into plan	-\$1,325	-\$1,325		-\$2,649
Total payments				-\$52,913
Payout from plan		\$0		\$0
Maturity Value			\$56,449	\$56,449
Projected Gain				\$3,536
% Gain vs Total Payments				6.7%

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$41035 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.