



TES
CAPITAL

TES ID Number	P3715	Next Net Premium	\$2,443
Policy Number	56655541	Duration to Maturity	11 yrs 7 mths
Policy Type	LP-1 yrs	Next Premium Date	4-Sep-23
Issue Date	4-Sep-14	Internal Rate of Return	4.40%
Maturity Date	4-Sep-34	Projected Maturity Value	\$41,687
Last Premium Date	4-Sep-23		

Initial Amount	4-Feb-23	\$22,928
	4-Mar-23	\$23,003
	4-Apr-23	\$23,090
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$0
Cash Benefits Interest Rates		-

Illustration for investment on		4-Feb-23		
Date	Initial	Premiums	Cashback	Maturity
2023	(22,928)			
2023		(2,443)		
2024				
2025				
2026				
2027				
2028				
2029				
2030				
2031				
2032				
2033				
2034				41,687
Total	(22,928)	(2,443)	-	41,687

Invested Amount	Maturity Amount	Annual Returns (%)
(22,928) =>	37,765	5.6%
(2,443) =>	3,922	5.5%
(25,371) =>	41,687	



TES ID Number	P3715	Next Net Premium	\$2,443	Initial Amount	4-Feb-23	\$22,928	
Policy Number	56655541	Duration to Maturity	11 yrs 7 mths		4-Mar-23	\$23,003	
Policy Type	LP-1 yrs	Next Premium Date	4-Sep-23		4-Apr-23	\$23,090	
Issue Date	4-Sep-14	Internal Rate of Return	4.40%	Accumulate Cash Coupons		\$0	
Maturity Date	4-Sep-34	Projected Maturity Value	\$41,687	Next Cash Coupon		\$0	
Last Premium Date	4-Sep-23					Cash Benefits Interest Rates	-
Illustration for investment on		4-Feb-23		Invested	Maturity	Annual	

	2023	2024 to 2033	2034	Total
Initial Amount	-\$22,928			-\$22,928
Funds into plan	-\$2,443	\$0		-\$2,443
Total payments				-\$25,371
Payout from plan		\$0		\$0
Maturity Value			\$41,687	\$41,687
Projected Gain				\$16,317
% Gain vs Total Payments				64.3%

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$26337 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.