



TES
CAPITAL

TES ID Number	P3732
Policy Number	80170995
Policy Type	LP-3 yrs
Issue Date	20-Dec-21
Maturity Date	20-Dec-31
Last Premium Date	20-Dec-25

Next Net Premium	\$24,000
Duration to Maturity	8 yrs 10 mths
Next Premium Date	20-Dec-23
Internal Rate of Return	5.00%
Projected Maturity Value	\$148,175

Initial Amount	20-Feb-23	\$30,390
	20-Mar-23	\$30,500
	20-Apr-23	\$30,627
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$0
Cash Benefits Interest Rates		-

Illustration for investment on 20-Feb-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(30,390)			
2023		(24,000)		
2024		(24,000)		
2025		(24,000)		
2026				
2027				
2028				
2029				
2030				
2031				148,175
Total	(30,390)	(72,000)	-	148,175

Invested Amount	Maturity Amount	Annual Returns (%)
(30,390) =>	46,791	6.1%
(24,000) =>	35,458	6.0%
(24,000) =>	33,766	5.8%
(24,000) =>	32,160	5.7%
(102,390) =>	148,175	



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Cash Benefits Interest Rates		-
Invested	Maturity	Annual

Illustration for investment on 20-Feb-23

	2023	2024 to 2030	2031	Total
Initial Amount	-\$30,390			-\$30,390
Funds into plan	-\$24,000	-\$48,000		-\$72,000
Total payments				-\$102,390
Payout from plan		\$0		\$0
Maturity Value			\$148,175	\$148,175
Projected Gain				\$45,785
% Gain vs Total Payments				44.7%

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$122906 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.