



TES
CAPITAL

TES ID Number	G2689	Next Net Premium	\$1,167		Initial Amount	27-Feb-23	\$12,836
Policy Number	0074280512	Duration to Maturity	13 yrs 1 mths			27-Mar-23	\$14,047
Policy Type	RP	Next Premium Date	27-Mar-23			27-Apr-23	\$14,346
Issue Date	27-Mar-13	Internal Rate of Return	4.40%		Accumulate Cash Coupons	\$0	
Maturity Date	27-Mar-36	Projected Maturity Value	\$43,334		Next Cash Coupon	\$0	
Last Premium Date	27-Mar-35				Cash Benefits Interest Rates	-	
Illustration for investment on 27-Feb-23							
Date	Initial	Premiums	Cashback	Maturity	Invested Amount	Maturity Amount	Annual Returns (%)
2023	(12,836)				(12,836) =>	22,558	5.8%
2023		(1,167)			(1,167) =>	2,043	5.8%
2024		(1,167)			(1,167) =>	1,957	5.6%
2025		(1,167)			(1,167) =>	1,874	5.5%
2026		(1,167)			(1,167) =>	1,795	5.4%
2027		(1,167)			(1,167) =>	1,720	5.3%
2028		(1,167)			(1,167) =>	1,647	5.1%
2029		(1,167)			(1,167) =>	1,578	5.0%
2030		(1,167)			(1,167) =>	1,511	4.9%
2031		(1,167)			(1,167) =>	1,448	4.8%
2032		(1,167)			(1,167) =>	1,386	4.7%
2033		(1,167)			(1,167) =>	1,328	4.6%
2034		(1,167)			(1,167) =>	1,272	4.5%
2035		(1,167)			(1,167) =>	1,218	4.4%
2036				43,334			
Total	(12,836)	(15,171)	-	43,334	(28,007) =>	43,334	



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Illustration for investment on		27-Feb-23		Invested	Maturity	Annual
	2023	2024 to 2035	2036	Total		
Initial Amount	(\$12,836)			(\$12,836)		
Funds into plan	(\$1,167)	(\$14,004)		(\$15,171)		
Total payments				(\$28,007)		
Payout from plan		\$0		\$0		
Maturity Value			\$43,334	\$43,334		
Projected Gain				\$15,327		
% Gain vs Total Payments				54.7%		

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$23072.12 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.