



TES
CAPITAL

TES ID Number	A6606
Policy Number	L540265813
Policy Type	LP-2 yrs
Issue Date	2-May-13
Maturity Date	2-May-37
Last Premium Date	2-May-24

Next Net Premium	\$1,171
Duration to Maturity	14 yrs 1 mths
Next Premium Date	2-May-23
Internal Rate of Return	4.50%
Projected Maturity Value	\$30,939

Initial Amount	2-Apr-23	\$14,355
	2-May-23	\$15,580
	2-Jun-23	\$15,860
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$0
Cash Benefits Interest Rates		-

Illustration for investment on		2-Apr-23		
Date	Initial	Premiums	Cashback	Maturity
2023	(14,355)			
2023		(1,171)		
2024		(1,171)		
2025				
2026				
2027				
2028				
2029				
2030				
2031				
2032				
2033				
2034				
2035				
2036				
2037				30,939
Total	(14,355)	(2,342)	-	30,939

Invested Amount	Maturity Amount	Annual Returns (%)
(14,355) =>	26,696	6.1%
(1,171) =>	2,168	6.1%
(1,171) =>	2,075	5.9%
(16,697) =>	30,939	



TES ID Number	A6606	Next Net Premium	\$1,171	Initial Amount	2-Apr-23	\$14,355	
Policy Number	L540265813	Duration to Maturity	14 yrs 1 mths		2-May-23	\$15,580	
Policy Type	LP-2 yrs	Next Premium Date	2-May-23		2-Jun-23	\$15,860	
Issue Date	2-May-13	Internal Rate of Return	4.50%	Accumulate Cash Coupons		\$0	
Maturity Date	2-May-37	Projected Maturity Value	\$30,939	Next Cash Coupon		\$0	
Last Premium Date	2-May-24				Cash Benefits Interest Rates		-
Illustration for investment on		2-Apr-23		Invested	Maturity	Annual	

	2023	2024 to 2036	2037	Total
Initial Amount	(\$14,355)			(\$14,355)
Funds into plan	(\$1,171)	(\$1,171)		(\$2,342)
Total payments				(\$16,697)
Payout from plan		\$0		\$0
Maturity Value			\$30,939	\$30,939
Projected Gain				\$14,243
% Gain vs Total Payments				85.3%

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$18970 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.