



TES
CAPITAL

TES ID Number	P3660
Policy Number	36872268
Policy Type	RP
Issue Date	30-Jun-08
Maturity Date	30-Jun-33
Last Premium Date	30-Jun-32

Next Net Premium	\$5,897
Duration to Maturity	10 yrs 3 mths
Next Premium Date	30-Jun-23
Internal Rate of Return	4.30%
Projected Maturity Value	\$246,465

Initial Amount	30-Mar-23	\$111,390
	30-Apr-23	\$111,790
	30-May-23	\$112,170
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$0
Cash Benefits Interest Rates		-

Illustration for investment on 30-Mar-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(111,390)			
2023		(5,897)		
2024		(5,897)		
2025		(5,897)		
2026		(5,897)		
2027		(5,897)		
2028		(5,897)		
2029		(5,897)		
2030		(5,897)		
2031		(5,897)		
2032		(5,897)		
2033				246,465
Total	(111,390)	(58,969)	-	246,465

Invested Amount	Maturity Amount	Annual Returns (%)
(111,390) =>	171,586	5.3%
(5,897) =>	8,984	5.2%
(5,897) =>	8,613	5.1%
(5,897) =>	8,258	5.0%
(5,897) =>	7,918	4.9%
(5,897) =>	7,592	4.8%
(5,897) =>	7,278	4.7%
(5,897) =>	6,978	4.6%
(5,897) =>	6,691	4.5%
(5,897) =>	6,415	4.4%
(5,897) =>	6,150	4.3%
(170,359) =>	246,465	



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Next Cash Coupon		\$0
Cash Benefits Interest Rates		-
Invested	Maturity	Annual

Illustration for investment on 30-Mar-23

	2023	2024 to 2032	2033	Total
Initial Amount	-\$111,390			-\$111,390
Funds into plan	-\$5,897	-\$53,072		-\$58,969
Total payments				-\$170,359
Payout from plan		\$0		\$0
Maturity Value			\$246,465	\$246,465
Projected Gain				\$76,106
% 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 \$143067 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.