



**TES**  
CAPITAL

TES ID Number	P3671
Policy Number	75041631
Policy Type	LP-2 yrs
Issue Date	5-Aug-20
Maturity Date	5-Aug-35
Last Premium Date	5-Aug-24

Next Net Premium	\$5,059
Duration to Maturity	12 yrs 4 mths
Next Premium Date	5-Aug-23
Internal Rate of Return	4.40%
Projected Maturity Value	\$39,849

Initial Amount	5-Apr-23	\$13,660
	5-May-23	\$13,708
	5-Jun-23	\$13,758
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$0
Cash Benefits Interest Rates		-

Illustration for investment on		5-Apr-23		
Date	Initial	Premiums	Cashback	Maturity
2023	(13,660)			
2023		(5,059)		
2024		(5,059)		
2025				
2026				
2027				
2028				
2029				
2030				
2031				
2032				
2033				
2034				
2035				39,849
Total	(13,660)	(10,118)	-	39,849

Invested Amount	Maturity Amount	Annual Returns (%)
(13,660) =>	23,246	5.7%
(5,059) =>	8,481	5.6%
(5,059) =>	8,123	5.5%
(23,778) =>	39,849	



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

Illustration for investment on 5-Apr-23

	2023	2024 to 2034	2035	Total
Initial Amount	-\$13,660			-\$13,660
Funds into plan	-\$5,059	-\$5,059		-\$10,118
Total payments				-\$23,778
Payout from plan		\$0		\$0
Maturity Value			\$39,849	\$39,849
Projected Gain				\$16,071
% Gain vs Total Payments				67.6%

**Cash Coupon**

This Plan has no Yearly Cash Coupon.

**Notes**

This product is underwritten by the relevant insurance company.  
 Projected Maturity Value, of which \$25927 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.