



TES
CAPITAL

TES ID Number	G2718
Policy Number	0074073131
Policy Type	LP-4 yrs-WL
Issue Date	28-Dec-12
Maturity Date	27-Dec-33
Last Premium Date	28-Dec-26

Next Net Premium	\$17,264
Duration to Maturity	10 yrs 9 mths
Next Premium Date	28-Dec-23
Internal Rate of Return	4.30%
Projected Maturity Value	\$437,037

Initial Amount	28-Mar-23	\$214,950
	28-Apr-23	\$215,700
	28-May-23	\$216,470
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$0
Cash Benefits Interest Rates		-

Illustration for investment on 28-Mar-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(214,950)			
2023		(17,264)		
2024		(17,264)		
2025		(17,264)		
2026		(17,264)		
2027				
2028				
2029				
2030				
2031				
2032				
2033				437,037
Total	(214,950)	(69,056)	-	437,037

Invested Amount	Maturity Amount	Annual Returns (%)
(214,950) =>	338,161	5.3%
(17,264) =>	26,302	5.2%
(17,264) =>	25,216	5.1%
(17,264) =>	24,177	5.0%
(17,264) =>	23,181	4.9%
(284,006) =>	437,037	



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Policy Number	0074073131	Duration to Maturity	10 yrs 9 mths		28-Apr-23	\$215,700
Policy Type	LP-4 yrs-WL	Next Premium Date	28-Dec-23		28-May-23	\$216,470
Issue Date	28-Dec-12	Internal Rate of Return	4.30%	Accumulate Cash Coupons		\$0
Maturity Date	27-Dec-33	Projected Maturity Value	\$437,037	Next Cash Coupon		\$0
Last Premium Date	28-Dec-26			Cash Benefits Interest Rates		-
Illustration for investment on		28-Mar-23		Invested	Maturity	Annual

	2023	2024 to 2032	2033	Total
Initial Amount	(\$214,950)			(\$214,950)
Funds into plan	(\$17,264)	(\$51,792)		(\$69,056)
Total payments				(\$284,006)
Payout from plan		\$0		\$0
Maturity Value			\$437,037	\$437,037
Projected Gain				\$153,031
% Gain vs Total Payments				53.9%

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$273359.92 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.