



TES
CAPITAL

TES ID Number	G2720
Policy Number	0020556924
Policy Type	RP-WL
Issue Date	30-Jul-97
Maturity Date	30-Jul-29
Last Premium Date	30-Jul-28

Next Net Premium	\$1,126
Duration to Maturity	6 yrs 4 mths
Next Premium Date	30-Jul-23
Internal Rate of Return	4.30%
Projected Maturity Value	\$89,309

Initial Amount	30-Mar-23	\$62,378
	30-Apr-23	\$62,600
	30-May-23	\$62,815
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	(62,378)			
2023		(1,126)		
2024		(1,126)		
2025		(1,126)		
2026		(1,126)		
2027		(1,126)		
2028		(1,126)		
2029				89,309
Total	(62,378)	(6,758)	-	89,309

Invested Amount	Maturity Amount	Annual Returns (%)
(62,378) =>	81,457	4.8%
(1,126) =>	1,450	4.8%
(1,126) =>	1,390	4.7%
(1,126) =>	1,333	4.6%
(1,126) =>	1,278	4.5%
(1,126) =>	1,225	4.4%
(1,126) =>	1,175	4.3%
(69,136) =>	89,309	



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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 2028	2029	Total
Initial Amount	(\$62,378)			(\$62,378)
Funds into plan	(\$1,126)	(\$5,632)		(\$6,758)
Total payments				(\$69,136)
Payout from plan		\$0		\$0
Maturity Value			\$89,309	\$89,309
Projected Gain				\$20,173
% Gain vs Total Payments				29.2%

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.
 Projected Maturity Value, of which \$45646.69 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.