



TES
CAPITAL

TES ID Number	A6623
Policy Number	L538621472
Policy Type	SP
Issue Date	30-Apr-11
Maturity Date	30-Apr-32
Last Premium Date	30-Apr-22

Next Net Premium	\$0
Duration to Maturity	9 yrs 1 mths
Next Premium Date	Not Applicable
Internal Rate of Return	4.20%
Projected Maturity Value	\$48,418

Initial Amount	30-Mar-23	\$33,308
	30-Apr-23	\$33,423
	30-May-23	\$33,825
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	(33,308)			
2023				
2024				
2025				
2026				
2027				
2028				
2029				
2030				
2031				
2032				48,418
Total	(33,308)	-	-	48,418

Invested Amount	Maturity Amount	Annual Returns (%)
(33,308) =>	48,418	5.0%
(33,308) =>	48,418	



TES ID Number	A6623	Next Net Premium	\$0	Initial Amount	30-Mar-23	\$33,308	
Policy Number	L538621472	Duration to Maturity	9 yrs 1 mths		30-Apr-23	\$33,423	
Policy Type	SP	Next Premium Date	Not Applicable		30-May-23	\$33,825	
Issue Date	30-Apr-11	Internal Rate of Return	4.20%	Accumulate Cash Coupons		\$0	
Maturity Date	30-Apr-32	Projected Maturity Value	\$48,418	Next Cash Coupon		\$0	
Last Premium Date	30-Apr-22				Cash Benefits Interest Rates		-
Illustration for investment on		30-Mar-23		Invested	Maturity	Annual	

	2023	2024 to 2031	2032	Total
Initial Amount	(\$33,308)			(\$33,308)
Funds into plan	\$0	\$0		\$0
Total payments				(\$33,308)
Payout from plan		\$0		\$0
Maturity Value			\$48,418	\$48,418
Projected Gain				\$15,110
% Gain vs Total Payments				45.4%

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$33107 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.