



**TES**  
CAPITAL

TES ID Number	G2729
Policy Number	0020630186
Policy Type	RP-WL
Issue Date	31-Aug-97
Maturity Date	31-Aug-30
Last Premium Date	31-Aug-29

Next Net Premium	\$530
Duration to Maturity	7 yrs 5 mths
Next Premium Date	31-Aug-23
Internal Rate of Return	4.30%
Projected Maturity Value	\$36,797

Initial Amount	31-Mar-23	\$23,698
	30-Apr-23	\$23,780
	31-May-23	\$23,865
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$0
Cash Benefits Interest Rates		-

Illustration for investment on 31-Mar-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(23,698)			
2023		(530)		
2024		(530)		
2025		(530)		
2026		(530)		
2027		(530)		
2028		(530)		
2029		(530)		
2030				36,797
Total	(23,698)	(3,707)	-	36,797

Invested Amount	Maturity Amount	Annual Returns (%)
(23,698) =>	32,394	4.9%
(530) =>	711	4.9%
(530) =>	682	4.8%
(530) =>	654	4.7%
(530) =>	627	4.6%
(530) =>	601	4.5%
(530) =>	576	4.4%
(530) =>	552	4.3%
(27,405) =>	36,797	



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

Illustration for investment on 31-Mar-23

	2023	2024 to 2029	2030	Total
Initial Amount	(\$23,698)			(\$23,698)
Funds into plan	(\$530)	(\$3,178)		(\$3,707)
Total payments				(\$27,405)
Payout from plan		\$0		\$0
Maturity Value			\$36,797	\$36,797
Projected Gain				\$9,392
% Gain vs Total Payments				34.3%

**Cash Coupon**

This Plan has no Yearly Cash Coupon.

**Notes**

This product is underwritten by the relevant insurance company.  
 Projected Maturity Value, of which \$18182.76 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.