



**TES**  
CAPITAL

TES ID Number	P3758
Policy Number	64100584
Policy Type	LP-3 yrs-WL
Issue Date	29-Dec-16
Maturity Date	29-Dec-36
Last Premium Date	29-Dec-25

Next Net Premium	\$2,400
Duration to Maturity	13 yrs 9 mths
Next Premium Date	29-Dec-23
Internal Rate of Return	4.40%
Projected Maturity Value	\$41,700

Initial Amount	29-Mar-23	\$16,376
	29-Apr-23	\$16,433
	29-May-23	\$16,492
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$0
Cash Benefits Interest Rates		-

Illustration for investment on 29-Mar-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(16,376)			
2023		(2,400)		
2024		(2,400)		
2025		(2,400)		
2026				
2027				
2028				
2029				
2030				
2031				
2032				
2033				
2034				
2035				
2036				41,700
Total	(16,376)	(7,200)	-	41,700

Invested Amount	Maturity Amount	Annual Returns (%)
(16,376) =>	29,622	5.9%
(2,400) =>	4,201	5.8%
(2,400) =>	4,023	5.6%
(2,400) =>	3,854	5.5%
(23,576) =>	41,700	



<b>TES ID Number</b>	P3758	<b>Next Net Premium</b>	\$2,400	<b>Initial Amount</b>	29-Mar-23	<b>\$16,376</b>	
<b>Policy Number</b>	64100584	<b>Duration to Maturity</b>	13 yrs 9 mths		29-Apr-23	<b>\$16,433</b>	
<b>Policy Type</b>	LP-3 yrs-WL	<b>Next Premium Date</b>	29-Dec-23		29-May-23	<b>\$16,492</b>	
<b>Issue Date</b>	29-Dec-16	<b>Internal Rate of Return</b>	<b>4.40%</b>	<b>Accumulate Cash Coupons</b>		\$0	
<b>Maturity Date</b>	29-Dec-36	<b>Projected Maturity Value</b>	<b>\$41,700</b>	<b>Next Cash Coupon</b>		\$0	
<b>Last Premium Date</b>	29-Dec-25				<b>Cash Benefits Interest Rates</b>		-
<b>Illustration for investment on</b>		<b>29-Mar-23</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>	

	2023	2024 to 2035	2036	Total
Initial Amount	(\$16,376)			(\$16,376)
Funds into plan	(\$2,400)	(\$4,800)		(\$7,200)
Total payments				(\$23,576)
Payout from plan		\$0		\$0
<b>Maturity Value</b>			<b>\$41,700</b>	<b>\$41,700</b>
<b>Projected Gain</b>				<b>\$18,124</b>
<b>% Gain vs Total Payments</b>				<b>76.9%</b>

**Cash Coupon**

This Plan has no Yearly Cash Coupon.

**Notes**

This product is underwritten by the relevant insurance company.  
 Projected Maturity Value, of which \$25429 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.