



**TES**  
CAPITAL

TES ID Number	P3782
Policy Number	47665131
Policy Type	RP
Issue Date	3-Nov-11
Maturity Date	3-Nov-29
Last Premium Date	3-Nov-28

Next Net Premium	\$1,878
Duration to Maturity	6 yrs 7 mths
Next Premium Date	3-Nov-23
Internal Rate of Return	4.30%
Projected Maturity Value	\$44,854

Initial Amount	3-Apr-23	\$24,064
	3-May-23	\$24,146
	3-Jun-23	\$24,233
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$0
Cash Benefits Interest Rates		-

Illustration for investment on		3-Apr-23		
Date	Initial	Premiums	Cashback	Maturity
2023	(24,064)			
2023		(1,878)		
2024		(1,878)		
2025		(1,878)		
2026		(1,878)		
2027		(1,878)		
2028		(1,878)		
2029				44,854
Total	(24,064)	(11,270)	-	44,854

Invested Amount	Maturity Amount	Annual Returns (%)
(24,064) =>	31,761	4.9%
(1,878) =>	2,418	4.8%
(1,878) =>	2,318	4.7%
(1,878) =>	2,223	4.6%
(1,878) =>	2,131	4.5%
(1,878) =>	2,043	4.4%
(1,878) =>	1,959	4.3%
(35,334) =>	44,854	



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

Illustration for investment on 3-Apr-23

	2023	2024 to 2028	2029	Total
Initial Amount	-\$24,064			-\$24,064
Funds into plan	-\$1,878	-\$9,391		-\$11,270
Total payments				-\$35,334
Payout from plan		\$0		\$0
Maturity Value			\$44,854	\$44,854
Projected Gain				\$9,520
% Gain vs Total Payments				26.9%

**Cash Coupon**

This Plan has no Yearly Cash Coupon.

**Notes**

This product is underwritten by the relevant insurance company.  
 Projected Maturity Value, of which \$30312 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.