



**TES**  
CAPITAL

TES ID Number	A6658
Policy Number	L538179034
Policy Type	SP
Issue Date	28-Jun-10
Maturity Date	28-Jun-34
Last Premium Date	28-Jun-33

Next Net Premium	\$0
Duration to Maturity	11 yrs 3 mths
Next Premium Date	28-Jun-23
Internal Rate of Return	4.40%
Projected Maturity Value	\$115,599

Initial Amount	28-Mar-23	\$71,180
	28-Apr-23	\$71,445
	28-May-23	\$71,700
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$0
Cash Benefits Interest Rates		-

**Illustration for investment on 28-Mar-23**

Date	Initial	Premiums	Cashback	Maturity
2023	(71,180)			
2023				
2024				
2025				
2026				
2027				
2028				
2029				
2030				
2031				
2032				
2033				
2034				115,599
<b>Total</b>	(71,180)	-	-	115,599

Invested Amount	Maturity Amount	Annual Returns (%)
(71,180) =>	115,599	5.5%
<b>(71,180) =&gt;</b>	<b>115,599</b>	



<b>TES ID Number</b>	A6658	<b>Next Net Premium</b>	\$0	<b>Initial Amount</b>	28-Mar-23	<b>\$71,180</b>	
<b>Policy Number</b>	L538179034	<b>Duration to Maturity</b>	11 yrs 3 mths		28-Apr-23	<b>\$71,445</b>	
<b>Policy Type</b>	SP	<b>Next Premium Date</b>	28-Jun-23		28-May-23	<b>\$71,700</b>	
<b>Issue Date</b>	28-Jun-10	<b>Internal Rate of Return</b>	<b>4.40%</b>	<b>Accumulate Cash Coupons</b>		\$0	
<b>Maturity Date</b>	28-Jun-34	<b>Projected Maturity Value</b>	<b>\$115,599</b>	<b>Next Cash Coupon</b>		\$0	
<b>Last Premium Date</b>	28-Jun-33				<b>Cash Benefits Interest Rates</b>		-
<b>Illustration for investment on</b>		<b>28-Mar-23</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>	

	2023	2024 to 2033	2034	Total
Initial Amount	(\$71,180)			(\$71,180)
Funds into plan	\$0	\$0		\$0
Total payments				(\$71,180)
Payout from plan		\$0		\$0
<b>Maturity Value</b>			<b>\$115,599</b>	<b>\$115,599</b>
<b>Projected Gain</b>				<b>\$44,419</b>
<b>% Gain vs Total Payments</b>				<b>62.4%</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 \$81446 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.