



TES
CAPITAL

TES ID Number	A6659
Policy Number	L538231008
Policy Type	RP-WL
Issue Date	29-Dec-09
Maturity Date	29-Dec-29
Last Premium Date	29-Dec-28

Next Net Premium	\$766
Duration to Maturity	6 yrs 9 mths
Next Premium Date	29-Dec-23
Internal Rate of Return	4.30%
Projected Maturity Value	\$20,571

Initial Amount	29-Mar-23	\$11,459
	29-Apr-23	\$11,500
	29-May-23	\$11,540
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	(11,459)			
2023		(766)		
2024		(766)		
2025		(766)		
2026		(766)		
2027		(766)		
2028		(766)		
2029				20,571
Total	(11,459)	(4,596)	-	20,571

Invested Amount	Maturity Amount	Annual Returns (%)
(11,459) =>	15,231	4.9%
(766) =>	986	4.8%
(766) =>	945	4.7%
(766) =>	906	4.6%
(766) =>	869	4.5%
(766) =>	833	4.4%
(766) =>	799	4.3%
(16,055) =>	20,571	



TES ID Number	A6659	Next Net Premium	\$766	Initial Amount	29-Mar-23	\$11,459
Policy Number	L538231008	Duration to Maturity	6 yrs 9 mths		29-Apr-23	\$11,500
Policy Type	RP-WL	Next Premium Date	29-Dec-23		29-May-23	\$11,540
Issue Date	29-Dec-09	Internal Rate of Return	4.30%	Accumulate Cash Coupons		\$0
Maturity Date	29-Dec-29	Projected Maturity Value	\$20,571	Next Cash Coupon		\$0
Last Premium Date	29-Dec-28			Cash Benefits Interest Rates		-
Illustration for investment on		29-Mar-23		Invested	Maturity	Annual

	2023	2024 to 2028	2029	Total
Initial Amount	(\$11,459)			(\$11,459)
Funds into plan	(\$766)	(\$3,830)		(\$4,596)
Total payments				(\$16,055)
Payout from plan		\$0		\$0
Maturity Value			\$20,571	\$20,571
Projected Gain				\$4,516
% Gain vs Total Payments				28.1%

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$11990 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.