



**TES**  
CAPITAL

TES ID Number	P3792
Policy Number	76713591
Policy Type	LP-2 yrs
Issue Date	30-Dec-20
Maturity Date	30-Dec-30
Last Premium Date	30-Dec-24

Next Net Premium	\$7,059
Duration to Maturity	7 yrs 9 mths
Next Premium Date	30-Dec-23
Internal Rate of Return	4.00%
Projected Maturity Value	\$44,430

Initial Amount	30-Mar-23	\$19,331
	30-Apr-23	\$19,396
	30-May-23	\$19,458
Accumulate Cash Coupons		\$0
Next Cash Coupon		\$0
Cash Benefits Interest Rates		-

Illustration for investment on 30-Mar-23				
Date	Initial	Premiums	Cashback	Maturity
2023	(19,331)			
2023		(7,059)		
2024		(7,059)		
2025				
2026				
2027				
2028				
2029				
2030				44,430
Total	(19,331)	(14,118)	-	44,430

Invested Amount	Maturity Amount	Annual Returns (%)
(19,331) =>	26,210	4.6%
(7,059) =>	9,289	4.5%
(7,059) =>	8,931	4.4%
(33,449) =>	44,430	



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Cash Benefits Interest Rates		-
Invested	Maturity	Annual

**Illustration for investment on 30-Mar-23**

	2023	2024 to 2029	2030	Total
Initial Amount	-\$19,331			-\$19,331
Funds into plan	-\$7,059	-\$7,059		-\$14,118
Total payments				-\$33,449
Payout from plan		\$0		\$0
Maturity Value			\$44,430	\$44,430
Projected Gain				\$10,981
% Gain vs Total Payments				32.8%

**Cash Coupon**

This Plan has no Yearly Cash Coupon.

**Notes**

This product is underwritten by the relevant insurance company.  
 Projected Maturity Value, of which \$36001 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.