CONSERVATIONCAPITAL

Name of insurer	AIA	**Policy Number**	AIA 0855	**Date of Sales Sheet**	15 Nov 2026
Date Policy Started	26 Aug 2019	**Premium Paid Till**	26 Aug 2027	**Date of Maturity**	26 Aug 2047
Sum Guaranteed	$0	**Projected Bonus**	$17,250	**Projected maturity Value**	$17,250
Initial investment	$41,228	**Total balance Premium**	$29,250	**Total invested**	$70,478
Balance Premium years	5	**Nett Premium Amount**	$5,850	**Annual Compounded Interest**	5.00%

Table of illustration

	2026	**2027 – 2031**	**2032**	**2033 – 2046**	**2047**	**Sub Total**	**Total**
Non-guaranteed Annual Cash Dividends	-	-	-	$6,000	$6,000	$90,000	
Guaranteed Annual Cash Coupons	-	-	-	Refer to Appendix A		$27,280	
Projected Maturity Value	-	-	-	-	$17,250	$17,250	$134,530
Premium Payable	-	($5,850)	-	-	-	($29,250)	-
Initial Capital	($41,228)	-	-	-	-	($41,228)	-
Total Payment (Premium payable + Initial Capital)							($70,478)
Projected Gain							$64,052
% of Gain as a value of investment contributed							90.88%

Remarks

1) 90.88% gain is expected on this policy with 20 years 9 months to maturity (20.75 years).

2) Annual projected cash back of (Guaranteed : $6,000 and Non-guaranteed : Ranging from $1,250 - $2,515) can be deposited with the insurer for another 3% interest per year.

3) The above values are revised to illustrate the latest figures provided by the insurer and have taken into account any withdrawals if any.

Note : The values in the illustration are only estimates which are based on the current method of computing policy values. While every care has been taken in the preparation of this illustration, it is subject to correction and confers no legal right. Please refer to the policy documents for the exact terms and conditions.

Accepted by Name and IC	Signature

CONSERVATION CAPITAL PTE LTD
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Appendix A

Year	Non-guaranteed Annual Cash Dividends
2033	$1,250
2034	$1,315
2035	$1,385
2036	$1,455
2037	$1,530
2038	$1,610
2039	$1,695
2040	$1,780
2041	$1,870
2042	$1,965
2043	$2,065
2044	$2,170
2045	$2,280
2046	$2,395
2047	$2,515