

CONSERVATIONCAPITAL

Name of insurer	AIA	Policy Number	AIA 0855	Date of Sales Sheet	15 Oct 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	\$41,008	Total balance Premium	\$29,250	Total invested	\$70,258
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	(\$41,008)	-	-	-	-	(\$41,008)	-
Total Payment (Premium payable + Initial Capital)							(\$70,258)
Projected Gain							\$64,272
% of Gain as a value of investment contributed							91.48%

Remarks

- 1) 91.48% gain is expected on this policy with 20 years 10 months to maturity (20.83 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

TEL : 6222 0338 , EMAIL : INFO@CONSERVATIONCAPITAL.COM.SG

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