CONSERVATIONCAPITAL

Name of insurer	AIA	**Policy Number**	AIA 3130	**Date of Sales Sheet**	15 Nov 2026
Date Policy Started	14 Aug 2017	**Premium Paid Till**	14 Aug 2027	**Date of Maturity**	14 Aug 2051
Sum Guaranteed	$0	**Projected Bonus**	$98,380	**Projected maturity Value**	$98,380
Initial investment	$72,888	**Total balance Premium**	$79,830	**Total invested**	$152,718
Balance Premium years	9	**Nett Premium Amount**	$8,870	**Compounded / Simple Interest**	5.00% / 4.88%
Annual Premium	$9,320	**Annual Cash Back**	$450	**Nett Premium Amount**	$8,870

Table of illustration

	2026	**2027 – 2035**	**2036**	**2037 – 2050**	**2051**	**Sub Total**	**Total**
Projected Annual Cash Back	-	-	$24,450	$14,300	$14,300	$238,950	
Projected Maturity Value	-	-	-	-	$98,380	$98,380	$337,330
Premium Payable	-	($8,870)	-	-	-	($79,830)	-
Initial Capital	($72,888)	-	-	-	-	($72,888)	-
Total Payment (Premium payable + Initial Capital)							($152,718)
Projected Gain							$184,612
% of Gain as a value of investment contributed							120.88%

Remarks

1) 120.88% gain is expected on this policy with 24 years 9 months to maturity (24.75 years).

2) Annual cash back of $450 from 2027 – 2035 is non-guaranteed,
$24,450 in 2036 is projected (Guaranteed : $24,000 , Non-guaranteed : $450),
$14,300 from 2037 – 2051 is projected (Guaranteed : $2,300 , Non-guaranteed : $12,000),
and they 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

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