CONSERVATIONCAPITAL

Name of insurer	AIA	**Policy Number**	AIA 3201	**Date of Sales Sheet**	15 Nov 2026
Date Policy Started	6 May 2019	**Premium Paid Till**	6 May 2027	**Date of Maturity**	6 May 2034
Sum Guaranteed	$8,927	**Projected Bonus**	$3,344	**Projected maturity Value**	$12,271
Initial investment	$9,868	**Total balance Premium**	$2,160	**Total invested**	$12,028
Balance Premium years	2	**Nett Premium Amount**	$1,080	**Compounded / Simple Interest**	4.30% / 4.26%
Annual Premium	$1,800	**Annual Cash Back**	$720	**Nett Premium Amount**	$1,080

Table of illustration

	2026	**2027 – 2028**	**2029 – 2033**	**2034**	**Sub Total**	**Total**
Annual Guaranteed Cash Back	-	-	$720	-	$3,600	
Projected Maturity Value	-	-	-	$12,271	$12,271	$15,871
Premium Payable	-	($1,080)	-	-	($2,160)	-
Initial Capital	($9,868)	-	-	-	($9,868)	-
Total Payment (Premium payable + Initial Capital)						($12,028)
Projected Gain						$3,843
% of Gain as a value of investment contributed						31.95%

Remarks

1) 31.95% gain is expected on this policy with 7 years 6 months to maturity (7.50 years).

2) Annual cash back of $720 is guaranteed and 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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