CONSERVATIONCAPITAL

Name of insurer	AIA	**Policy Number**	AIA 4846	**Date of Sales Sheet**	15 Aug 2026
Date Policy Started	30 Nov 2009	**Premium Paid Till**	Fully Paid	**Date of Maturity**	30 Nov 2054
Sum Guaranteed	$16,605	**Projected Bonus**	$44,884	**Projected maturity Value**	$61,489
Initial investment	$34,468	**Total balance Premium**	Fully Paid	**Total invested**	$34,468
Balance Premium years	Fully Paid	**Nett Premium Amount**	Fully Paid	**Annualized Returns**	5.50%

Table of illustration

	2026	**2027 – 2053**	**2054**	**Sub Total**	**Total**
Projected Annual Cash Back	$915	$915	$915	$26,535	
Projected Maturity Value	-	-	$61,489	$61,489	$88,024
Premium Payable	-	-	-	-	-
Initial Capital	($34,468)	-	-	($34,468)	-
Total Payment (Premium payable + Initial Capital)					($34,468)
Projected Gain					$53,556
% of Gain as a value of investment contributed					155.38%

Remarks

1) 155.38% gain is expected on this policy with 28 years 3 months to maturity (28.25 years).
2) This is a perpetual annuity that continues to give a projected annual cash back of $915 (Guaranteed : $675 , Non-guaranteed : $240) without continued payment of premium from 2055 – 2090. While surrender value increases approx. $2,000 annually.
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