CONSERVATIONCAPITAL

Name of insurer	AIA	**Policy Number**	AIA 5644	**Date of Sales Sheet**	15 Nov 2026
Date Policy Started	16 Jan 2015	**Premium Paid Till**	Fully Paid	**Date of Maturity**	16 Jan 2035
Sum Guaranteed	$0	**Projected Bonus**	$10,400	**Projected maturity Value**	$10,400
Initial investment	$28,338	**Total balance Premium**	Fully Paid	**Total invested**	$28,338
Balance Premium years	Fully Paid	**Nett Premium Amount**	Fully Paid	**Annual Compounded Interest**	4.30%

Table of illustration

	2026	**2027 – 2034**	**2035**	**Sub Total**	**Total**
Projected Annual Cash Back	-	$2,760	$2,760	$24,840	
Projected Maturity Value	-	-	$10,400	$10,400	$35,240
Premium Payable	-	-	-	-	-
Initial Capital	($28,338)	-	-	($28,338)	-
Total Payment (Premium payable + Initial Capital)					($28,338)
Projected Gain					$6,902
% of Gain as a value of investment contributed					24.36%

Remarks

1) 24.36% gain is expected on this policy with 8 years 2 months to maturity (8.16 years).

2) Annual cash back of $2,760 is projected (Guaranteed : $2,400 , Non-guaranteed : $360) and can be deposited with the insurer for another 3% interest per annum.

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