

CONSERVATIONCAPITAL

Name of insurer	AIA	Policy Number	AIA 5644	Date of Sales Sheet	15 Oct 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	\$28,228	Total balance Premium	Fully Paid	Total invested	\$28,228
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	(\$28,228)	-	-	(\$28,228)	-
Total Payment (Premium payable + Initial Capital)					(\$28,228)
Projected Gain					\$7,012
% of Gain as a value of investment contributed					24.84%

Remarks

- 1) 24.84% gain is expected on this policy with 8 years 3 months to maturity (8.25 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
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