

CONSERVATIONCAPITAL

Name of insurer	AIA	Policy Number	AIA 6616	Date of Sales Sheet	15 Jun 2026
Date Policy Started	18 Nov 2016	Premium Paid Till	18 Nov 2026	Date of Maturity	18 Nov 2044
Sum Guaranteed	\$0	Projected Bonus	\$31,360	Projected maturity Value	\$31,360
Initial investment	\$65,688	Total balance Premium	\$20,100	Total invested	\$85,788
Balance Premium years	3	Nett Premium Amount	\$6,700	Annual Compounded Interest	5.00%
Annual Premium	\$6,800	Annual Cash Back	\$100	Nett Premium Amount	\$6,700

Table of illustration

	2026	2027 – 2028	2029	2030 – 2043	2044	Sub Total	Total
Projected Annual Cash Back	-	-	\$12,100	\$7,000	\$7,000	\$117,100	
Projected Maturity Value	-	-	-	-	\$31,360	\$31,360	\$148,460
Premium Payable	(\$6,700)	(\$6,700)	-	-	-	(\$20,100)	-
Initial Capital	(\$65,688)	-	-	-	-	(\$65,688)	-
Total Payment (Premium payable + Initial Capital)							(\$85,788)
Projected Gain							\$62,672
% of Gain as a value of investment contributed							73.05%

Remarks

- 1) 73.05% gain is expected on this policy with 18 years 5 months to maturity (18.41 years).
- 2) Annual cash back of \$100 from 2026 – 2028 is non-guaranteed.
- 3) Annual cash back of \$12,100 in 2029 is projected (Guaranteed : \$12,000 , Non-guaranteed : \$100) and \$7,000 from 2030 – 2044 is projected (Guaranteed : \$6,000 , Non-guaranteed : \$1,000) and they can deposited with the insurer for another 3% interest per year.
- 4) 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
--------------------------------	-----------