

CONSERVATIONCAPITAL

Name of insurer	AIA	Policy Number	AIA 7664	Date of Sales Sheet	15 Jun 2025
Date Policy Started	17 May 2012	Premium Paid Till	17 May 2026	Date of Maturity	17 May 2032
Sum Guaranteed	\$11,560	Projected Bonus	\$7,286	Projected maturity Value	\$18,846
Initial investment	\$14,418	Total balance Premium	\$1,258.20	Total invested	\$15,676.20
Balance Premium years	1	Nett Premium Amount	\$1,258.20	Compounded / Simple Interest	4.30% / 4.58%

Table of illustration

	2025	2026	2027	2028	2029	2030	2031	2032	Sub Total	Total
Non-guaranteed Cash Bonus	-	\$315	\$321	\$291	\$262	\$232	\$201	\$172	\$1,794	
Projected Maturity Value	-	-	-	-	-	-	-	\$18,846	\$18,846	\$20,640
Premium Payable	-	(\$1,258.20)	-	-	-	-	-	-	(\$1,258.20)	-
Initial Capital	(\$14,418)	-	-	-	-	-	-	-	(\$14,418)	-
Total Payment (Premium payable + Initial Capital)										(\$15,676.20)
Projected Gain										\$4,963.80
% of Gain as a value of investment contributed										31.66%

Remarks

- 1) 31.66% gain is expected on this policy with 6 years 11 months to maturity (6.91 years).
- 2) This is a perpetual annuity plan that continues to give an annual non-guaranteed cash bonus annually without continued payment of premium, while surrender value increases approx. \$600 annually. The next 10 years is shown in Appendix A.
- 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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Appendix A

Year	Non-guaranteed Cash Bonus	Surrender Value
2033	\$155	\$19,471
2034	\$140	\$20,095
2035	\$126	\$20,719
2036	\$113	\$21,344
2037	\$102	\$22,000
2038	\$92	\$22,764
2039	\$97	\$23,537
2040	\$104	\$24,379
2041	\$112	\$25,163
2042	\$121	\$26,001