CONSERVATIONCAPITAL

Name of insurer	AIA	**Policy Number**	AIA 9082	**Date of Sales Sheet**	15 Nov 2026
Date Policy Started	17 Jul 2012	**Premium Paid Till**	Fully Paid	**Date of Maturity**	17 Jul 2032
Sum Guaranteed	$5,842	**Projected Bonus**	$3,036	**Projected maturity Value**	$8,878
Initial investment	$7,500	**Total balance Premium**	Fully Paid	**Total invested**	$7,500
Balance Premium years	Fully Paid	**Nett Premium Amount**	Fully Paid	**Annualized Returns**	5.00%

Table of illustration

	2026	**2027 – 2031**	**2032**	**Sub Total**	**Total**
Non-guaranteed Annual Cash Dividend	-	Refer to Appendix A		$744	
Projected Maturity Value	-	-	$8,878	$8,878	$9,622
Premium Payable	-	-	-	-	-
Initial Capital	($7,500)	-	-	($7,500)	-
Total Payment (Premium payable + Initial Capital)					($7,500)
Projected Gain					$2,122
% of Gain as a value of investment contributed					28.29%

Remarks

1) 28.29% gain is expected on this policy with 5 years 8 months to maturity (5.66 years).

2) This is a perpetual annuity plan that continues to give a non-guaranteed annual cash dividend (the next 10 years is shown in Appendix B) from 2033 – 2093 without continued payment of premium, while surrender value increases approx. $350 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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Appendix A

Year	Non-guaranteed Annual Cash Dividend
2027	$163
2028	$148
2029	$132
2030	$116
2031	$100
2032	$85

Appendix B

Year	Non-guaranteed Annual Cash Dividend	Surrender Value
2033	$77	$9,237
2034	$69	$9,604
2035	$62	$9,963
2036	$56	$10,345
2037	$50	$10,810
2038	$45	$11,253
2039	$43	$11,750
2040	$46	$12,278
2041	$49	$12,809
2042	$53	$13,347