CONSERVATIONCAPITAL

Name of insurer	AIA	**Policy Number**	AIA 9441	**Date of Sales Sheet**	15 Aug 2026
Date Policy Started	11 Mar 2014	**Premium Paid Till**	11 Mar 2027	**Date of Maturity**	11 Mar 2055
Sum Guaranteed	$18,725	**Projected Bonus**	$50,000	**Projected maturity Value**	$68,725
Initial investment	$30,325	**Total balance Premium**	$8,640	**Total invested**	$38,965
Balance Premium years	12	**Nett Premium Amount**	$720	**Annualized Returns**	5.00%
Annual Premium	$2,245	**Annual Cash Back**	$1,525	**Nett Premium Amount**	$720

Table of illustration

	2026	**2027 – 2038**	**2039 – 2054**	**2055**	**Sub Total**	**Total**
Projected Annual Cash Back	-	-	$1,525	$1,525	$25,925	
Projected Maturity Value	-	-	-	$68,725	$68,725	$94,650
Premium Payable	-	($720)	-	-	($8,640)	-
Initial Capital	($30,325)	-	-	-	($30,325)	-
Total Payment (Premium payable + Initial Capital)						($38,965)
Projected Gain						$55,685
% of Gain as a value of investment contributed						142.91%

Remarks

1) 142.91% gain is expected on this policy with 28 years 7 months to maturity (28.58 years).
2) This is a perpetual annuity plan that continues to give a projected annual cash back of $1,525 (Guaranteed : $1,125 , Non-guaranteed : $400) from 2056 – 2100 without continued payment of premium, while surrender value increases approx. $1,500 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