

CONSERVATIONCAPITAL

Name of insurer	AIA	Policy Number	AIA 9441	Date of Sales Sheet	15 Oct 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	\$30,460	Total balance Premium	\$8,640	Total invested	\$39,100
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	(\$30,460)	-	-	-	(\$30,460)	-
Total Payment (Premium payable + Initial Capital)						(\$39,100)
Projected Gain						\$55,550
% of Gain as a value of investment contributed						142.07%

Remarks

- 1) 142.07% gain is expected on this policy with 28 years 5 months to maturity (28.41 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	Signature
Name and IC	