CONSERVATIONCAPITAL

Name of insurer	AIA	**Policy Number**	AIA 9651	**Date of Sales Sheet**	15 Nov 2026
Date Policy Started	6 Mar 2016	**Premium Paid Till**	Fully Paid	**Date of Maturity**	6 Mar 2049
Sum Guaranteed	$0	**Projected Bonus**	$33,760	**Projected maturity Value**	$33,760
Initial investment	$39,585	**Total balance Premium**	Fully Paid	**Total invested**	$39,585
Balance Premium years	Fully Paid	**Nett Premium Amount**	Fully Paid	**Annualized Returns**	5.00%

Table of illustration

	2026	**2027 – 2033**	**2034**	**2035 – 2048**	**2049**	**Sub Total**	**Total**
Projected Annual Cash Back	-	$140	$4,940	$2,940	$2,940	$50,020	
Projected Maturity Value	-	-	-	-	$33,760	$33,760	$83,780
Premium Payable	-	-	-	-	-	-	-
Initial Capital	($39,585)	-	-	-	-	($39,585)	-
Total Payment (Premium payable + Initial Capital)							($39,585)
Projected Gain							$44,195
% of Gain as a value of investment contributed							111.65%

Remarks

1) 111.65% gain is expected on this policy with 22 years 4 months to maturity (22.33 years).

2) Annual cash back of $140 from 2027 – 2033 is non-guaranteed, $4,940 in 2034 is projected (Guaranteed : $4,800 , Non-guaranteed : $140) and $2,940 from 2035 – 2049 is projected (Guaranteed : $2,400 , Non-guaranteed : $540), and they can be deposited with the insurer for another 3% interest per year.

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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