

CONSERVATIONCAPITAL

Name of insurer	AIA	Policy Number	AIA 9739	Date of Sales Sheet	15 Aug 2026
Date Policy Started	30 Jul 2012	Premium Paid Till	30 Jul 2027	Date of Maturity	30 Jul 2037
Sum Guaranteed	\$18,854	Projected Bonus	\$113,529	Projected maturity Value	\$132,383
Initial investment	\$47,280	Total balance Premium	\$39,150	Total invested	\$86,430
Balance Premium years	10	Nett Premium Amount	\$3,915	Compounded / Simple Interest	5.00% / 4.87%
Annual Premium	\$8,915	Annual Cash Back	\$5,000	Nett Premium Amount	\$3,915

Table of illustration

	2026	2027 – 2036	2037	Sub Total	Total
Projected Maturity Value	-	-	\$132,383		\$132,383
Premium Payable	-	(\$3,915)	-	(\$39,150)	-
Initial Capital	(\$47,280)	-	-	(\$47,280)	-
Total Payment (Premium payable + Initial Capital)					(\$86,430)
Projected Gain					\$45,953
% of Gain as a value of investment contributed					53.17%

Remarks

- 1) 53.17% gain is expected on this policy with 10 years 11 months to maturity (10.91 years).
- 2) Annual cash back of \$5,000 is guaranteed and 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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