CONSERVATIONCAPITAL

Name of insurer	AIA	**Policy Number**	AIA 9739	**Date of Sales Sheet**	15 Nov 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	$47,800	**Total balance Premium**	$39,150	**Total invested**	$86,950
Balance Premium years	10	**Nett Premium Amount**	$3,915	**Compounded / Simple Interest**	5.00% / 4.90%
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	($47,800)	-	-	($47,800)	-
Total Payment (Premium payable + Initial Capital)					($86,950)
Projected Gain					$45,433
% of Gain as a value of investment contributed					52.25%

Remarks

1) 52.25% gain is expected on this policy with 10 years 8 months to maturity (10.66 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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