

# CONSERVATIONCAPITAL

<b>Name of insurer</b>	Aviva	<b>Policy Number</b>	AV 0187	<b>Month of Sales Sheet</b>	July 2020
<b>Date Policy Started</b>	8 <sup>th</sup> Nov 2012	<b>Premium paid till</b>	8 Nov 2020	<b>Date of Maturity</b>	8 Nov 2027
<b>Sum Guaranteed</b>	\$104,312	<b>Projected Bonus</b>	\$34,069	<b>Projected maturity Value</b>	\$138,381
<b>Initial investment</b>	\$82,488	<b>Total balance Premium</b>	\$18,964	<b>Total invested</b>	\$101,452
<b>Balance Premium years</b>	2	<b>Annual Premium Amount</b>	\$9,482	<b>Compounded / Simple Interest</b>	4.40% / 4.91%

## Table of illustration

	2020	2021	2022 – 2026	2027	Sub Total	Total
<b>Projected Maturity Value</b>	-	-		\$138,381	-	\$138,381
<b>Premium Payable</b>	(\$9,482)	(\$9,482)	-	-	(\$18,964)	-
<b>Initial Capital</b>	(\$82,488)	-	-	-	(\$82,488)	-
<b>Total Payment (Premium payable + Initial Capital)</b>						(\$101,452)
<b>Projected Gain</b>						\$36,929
<b>% of Gain as a value of investment contributed</b>						36.40%

## Remarks

- 1) 36.40% gain is expected on this policy with 7 year 5 months to maturity (7.42 years)
- 2) The policy has the option, on 8 Nov 2027, to receive a guaranteed monthly income of \$1,000 for the next 10 years ( Total \$120,000) plus a projected final year payout in 2037 of \$87,684 based on the insurers projections of 5.25% returns. ( Total benefits = \$207,684)
- 3) **\*IN HOUSE GUARRANTEE\*** The company offers to buy back the policy at the maturity value within 2 months from the date of maturity list above.

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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