CONSERVATION CAPITAL (

Name of insurer	Aviva	Policy Number	AV 0187	Month of Sales Sheet	November 2020
Date Policy Started	8 November 2012	Premium paid till	8 November 2020	Date of Maturity	8 November 2037
Final Year Guaranteed	-	Final Year Projected Bonus	\$92,124	Final Year Projected Value	\$92,124
Initial investment	\$92,988	Total balance Premium	\$18,964	Total invested	\$111,952
Balance Premium years	2	Total Annual Premium	\$9,482	Compounded / Simple	4.80% / 5.26%
				interest	

Table of Returns

Anniversary Year	2020	2021	2027 – 2037	2037	Total
			(10 years Payout)		
Returns (\$)			\$12,000 annually*	\$92,124	\$212,124
Total Invested (\$)	\$102,470	\$111,952	\$111,952	\$111,952	\$111,952
(Returns / Capital) %	0.00%	0.00%	10.72%	93.00%	189.48%

Table of Payment

End of Anniversary	2020	2021	2027 – 2037	2037	Total
Initial investment(\$)	\$92,988	•	-	-	-
Balance premium(\$)	\$9,482	\$9,482	-	-	-
Total invested(\$)	\$102,470	\$111,952	\$111,952	\$11,952	\$111,952

Remarks:

- 1) A sum of \$1,000 monthly or \$12,000 annually, denoted by * sign is guaranteed from 8 November 2027 onwards
- **2)** The policy has a life span of 17 years from today.
- 3) Annual cash back can be reinvested with the insurer for an additional 3% interest per annum.
- 4) 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

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Accepted by : Name and IC	Signature

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