

CONSERVATIONCAPITAL

Name of insurer	Aviva	Policy Number	AV 4530	Month of Sales Sheet	November 2020
Date Policy Started	20 Jan 2017	Premium paid till	20 Jan 2021	Date of Maturity	20 Jan 2029
Final Year Guaranteed	\$26,950	Final Year Projected Bonus	\$7,700	Final Year Projected Value	\$34,650
Initial investment	\$8,088	Total balance Premium	\$28,596.40	Total invested	\$36,684.40
Balance Premium years	8	Total Annual Premium	\$3,574.55	Compounded returns (xirr)	4.50%

Table of Returns

	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	Total
Returns (\$)		1,225.00*	1,225.00*	1,225.00*	1,225.00*	1,225.00*	1,225.00*	1,225.00*	1,225.00*	34,650.00	44,450
Total Invested (\$)	8,088.00	11,662.55	15,237.10	18,811.65	22,386.20	25,960.75	29,535.30	33,109.85	36,684.40	36,684.40	36,684
(Returns / Capital) %	0.00%	10.50%	8.04%	6.51%	5.47%	4.72%	4.15%	3.70%	3.34%	94.45%	121%

Table of Payment

	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030
Initial investment(\$)	8,088.00										
Balance premium(\$)		3,574.55	3,574.55	3,574.55	3,574.55	3,574.55	3,574.55	3,574.55	3,574.55		
Total invested(\$)	8,088.00	11,662.55	15,237.10	18,811.65	22,386.20	25,960.75	29,535.30	33,109.85	36,684.40	36,684.40	36,684

Remarks:

- 1) Annual Payout of \$1,225 denoted by the * Sign is Guaranteed. Annual coupons can be reinvested to obtain an extra 3% interest per annum.
- 2) 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 :	Signature
Name and IC	