

# CONSERVATIONCAPITAL

|                              |            |                                   |             |                                   |             |
|------------------------------|------------|-----------------------------------|-------------|-----------------------------------|-------------|
| <b>Name of insurer</b>       | Prudential | <b>Policy Number</b>              | CC 4741     | <b>Month of Sales Sheet</b>       | August 2019 |
| <b>Date Policy Started</b>   | 3 Dec 2006 | <b>Premium paid till</b>          | 3 Dec 2019  | <b>Date of Maturity</b>           | 3 Dec 2027  |
| <b>Final Year Guaranteed</b> | \$9,836    | <b>Final Year Projected Bonus</b> | \$1,773     | <b>Final Year Projected Value</b> | \$24,609    |
| <b>Initial investment</b>    | \$12,188   | <b>Total balance Premium</b>      | \$14,947.68 | <b>Total invested</b>             | \$27,135.68 |
| <b>Balance Premium years</b> | 8          | <b>Total Annual Premium</b>       | \$1,868.46  | <b>Compounded returns (xirr)</b>  | 4.20%       |

## Table of Returns

|                              | 2019      | 2020      | 2021      | 2022      | 2023      | 2024      | 2025      | 2026      | 2027      |
|------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| <b>Returns ( \$ )</b>        | 1,100*    | 1,100*    | 1,100*    | 1,100*    | 1,100*    | 1,100*    | 1,100*    | 1,100*    | 24,609.00 |
| <b>Total Invested ( \$ )</b> | 14,056.46 | 15,924.92 | 17,793.38 | 19,661.84 | 21,530.30 | 23,398.76 | 25,267.22 | 27,135.68 | 27,135.68 |
| <b>Gain ( % )</b>            | 7.83%     | 6.91%     | 6.18%     | 5.59%     | 5.11%     | 4.70%     | 4.35%     | 4.05%     | 90.69%    |

## Table of Payment

|                           | 2019      | 2020      | 2021      | 2022      | 2023      | 2024      | 2025      | 2026      | 2027      |
|---------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| <b>Initial investment</b> | 12,188.00 |           |           |           |           |           |           |           |           |
| <b>Balance premium</b>    | 1,868.46  | 1,868.46  | 1,868.46  | 1,868.46  | 1,868.46  | 1,868.46  | 1,868.46  | 1,868.46  |           |
| <b>Total invested</b>     | 14,056.46 | 15,924.92 | 17,793.38 | 19,661.84 | 21,530.30 | 23,398.76 | 25,267.22 | 27,135.68 | 27,135.68 |

## Remarks:

1) Annual Returns of \$1,100 denoted by the \* sign are guaranteed.

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<br><br>Name and IC | Signature |
|--------------------------------|-----------|

CONSERVATION CAPITAL PTE LTD

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