

CONSERVATIONCAPITAL

Name of insurer	eTiQa	Policy Number	ET 3522	Date of Sales Sheet	15 Oct 2026
Date Policy Started	4 Feb 2015	Premium Paid Till	4 Feb 2027	Date of Maturity	4 Feb 2030
Sum Guaranteed	\$61,050	Projected Bonus	\$62,510	Projected maturity Value	\$123,560
Initial investment	\$89,208	Total balance Premium	\$18,628.02	Total invested	\$107,836.02
Balance Premium years	3	Nett Premium Amount	\$6,209.34	Compounded / Simple Interest	4.50% / 4.38%
Annual Premium	\$11,759.34	Annual Cash Back	\$5,550	Nett Premium Amount	\$6,209.34

Table of illustration

	2026	2027 – 2029	2030	Sub Total	Total
Projected Maturity Value	-	-	\$123,560		\$123,560
Premium Payable	-	(\$6,209.34)	-	(\$18,628.02)	-
Initial Capital	(\$89,208)	-	-	(\$89,208)	-
Total Payment (Premium payable + Initial Capital)					(\$107,836.02)
Projected Gain					\$15,723.98
% of Gain as a value of investment contributed					14.58%

Remarks

- 1) 14.58% gain is expected on this policy with 3 years 4 months to maturity (3.33 years).
- 2) Annual cash back of \$5,550 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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