CONSERVATIONCAPITAL

Name of insurer	Manulife	**Policy Number**	MN 0390	**Date of Sales Sheet**	15 Nov 2026
Date Policy Started	25 Feb 2016	**Premium Paid Till**	Fully Paid	**Date of Maturity**	25 Feb 2031
Sum Guaranteed	$89,605	**Projected Bonus**	$12,227	**Projected maturity Value**	$101,832
Initial investment	$106,408	**Total balance Premium**	Fully Paid	**Total invested**	$106,408
Balance Premium years	Fully Paid	**Nett Premium Amount**	Fully Paid	**Annual Compounded Interest**	4.20%

Table of illustration

	2026	**2027 – 2030**	**2031**	**Sub Total**	**Total**
Guaranteed Annual Cash Back	-	$5,650	-	$22,600	
Projected Maturity Value	-	-	$101,832	$101,832	$124,432
Premium Payable	-	-	-	-	-
Initial Capital	($106,408)	-	-	($106,408)	-
Total Payment (Premium payable + Initial Capital)					($106,408)
Projected Gain					$18,024
% of Gain as a value of investment contributed					16.94%

Remarks

1) 16.94% gain is expected on this policy with 4 years 3 months to maturity (4.25 years).

2) Annual cash back of $5,650 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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