

CONSERVATIONCAPITAL

Name of insurer	Manulife	Policy Number	MN 0623	Date of Sales Sheet	15 Aug 2026
Date Policy Started	22 Oct 2018	Premium Paid Till	22 Oct 2026	Date of Maturity	22 Oct 2032
Sum Guaranteed	\$126,088	Projected Bonus	\$9,801	Projected maturity Value	\$135,889
Initial investment	\$84,495	Total balance Premium	\$23,461.82	Total invested	\$107,956.82
Balance Premium years	2	Nett Premium Amount	\$11,730.91	Annualized Returns	4.20%

Table of illustration

	2026	2027	2028 – 2031	2032	Sub Total	Total
Projected Maturity Value	-	-	-	\$135,889		\$135,889
Premium Payable	(\$11,730.91)	(\$11,730.91)	-	-	(\$23,461.82)	-
Initial Capital	(\$84,495)	-	-	-	(\$84,495)	-
Total Payment (Premium payable + Initial Capital)						(\$107,956.82)
Projected Gain						\$27,932.18
% of Gain as a value of investment contributed						25.87%

Remarks

- 1) 25.87% gain is expected on this policy with 6 years 2 months to maturity (6.16 years).
- 2) This plan will continue to give a projected monthly cash back of \$1,509.75 (Guaranteed : \$1,200 , Non-guaranteed : \$309.75) from Nov 2032 – Oct 2042 without continued payment of premium. Hence \$18,117 annually for a total of 10 years, total \$181,170.
- 3) The surrender value at the end of the policy in 2042 is \$0.
- 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 and conditions.

Accepted by Name and IC	Signature
--------------------------------	-----------

CONSERVATION CAPITAL PTE LTD

TEL : 6222 0338 , EMAIL : INFO@CONSERVATIONCAPITAL.COM.SG