

CONSERVATIONCAPITAL

Name of insurer	Manulife	Policy Number	MN 1577	Date of Sales Sheet	15 Jun 2025
Date Policy Started	27 Feb 2006	Premium Paid Till	27 Feb 2026	Date of Maturity	27 Feb 2031
Sum Guaranteed	\$19,153	Projected Bonus	\$22,828	Projected maturity Value	\$41,981
Initial investment	\$26,668	Total balance Premium	\$7,106.80	Total invested	\$33,774.80
Balance Premium years	5	Nett Premium Amount	\$1,421.36	Annual Compounded Interest	4.30%
Annual Premium	\$3,601.36	Annual Cash Back	\$2,180	Nett Premium Amount	\$1,421.36

Table of illustration

	2025	2026 – 2030	2031	Sub Total	Total
Projected Maturity Value	-	-	\$41,981		\$41,981
Premium Payable	-	(\$1,421.36)	-	(\$7,106.80)	-
Initial Capital	(\$26,668)	-	-	(\$26,668)	-
Total Payment (Premium payable + Initial Capital)					(\$33,774.80)
Projected Gain					\$8,206.20
% of Gain as a value of investment contributed					24.30%

Remarks

- 1) 24.30% gain is expected on this policy with 6 years 8 months to maturity (6.66 years).
- 2) Annual cash back of \$2,180 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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