CONSERVATIONCAPITAL

Name of insurer	Manulife	**Policy Number**	MN 1733	**Date of Sales Sheet**	15 Nov 2026
Date Policy Started	18 May 2017	**Premium Paid Till**	Fully Paid	**Date of Maturity**	18 May 2032
Sum Guaranteed	$67,843	**Projected Bonus**	$21,054	**Projected maturity Value**	$88,897
Initial investment	$103,008	**Total balance Premium**	Fully Paid	**Total invested**	$103,008
Balance Premium years	Fully Paid	**Nett Premium Amount**	Fully Paid	**Annual Compounded Interest**	4.30%

Table of illustration

	2026	**2027**	**2028 – 2031**	**2032**	**Sub Total**	**Total**
Guaranteed Annual Cash Back	-	$3,320	$8,300	-	$36,520	
Projected Maturity Value	-	-	-	$88,897	$88,897	$125,417
Premium Payable	-	-	-	-	-	-
Initial Capital	($103,008)	-	-	-	($103,008)	-
Total Payment (Premium payable + Initial Capital)						($103,008)
Projected Gain						$22,409
% of Gain as a value of investment contributed						21.75%

Remarks

1) 21.75% gain is expected on this policy with 5 years 6 months to maturity (5.50 years).

2) Annual cash back of $3,320 in 2027 and $8,300 in 2028 – 2031 are 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