

CONSERVATIONCAPITAL

Name of insurer	Manulife	Policy Number	MN 2121	Date of Sales Sheet	15 Jun 2025
Date Policy Started	21 Oct 2016	Premium Paid Till	Fully Paid	Date of Maturity	21 Oct 2031
Sum Guaranteed	\$70,205	Projected Bonus	\$10,577	Projected maturity Value	\$80,782
Initial investment	\$85,808	Total balance Premium	Fully Paid	Total invested	\$85,808
Balance Premium years	Fully Paid	Nett Premium Amount	Fully Paid	Compounded / Simple Interest	4.30% / 4.05%

Table of illustration

	2025	2026 – 2030	2031	Sub Total	Total
Guaranteed Annual Cash Back	\$4,500	\$4,500	-	\$27,000	
Projected Maturity Value	-	-	\$80,782	\$80,782	\$107,782
Premium Payable	-	-	-	-	-
Initial Capital	(\$85,808)	-	-	(\$85,808)	-
Total Payment (Premium payable + Initial Capital)					(\$85,808)
Projected Gain					\$21,974
% of Gain as a value of investment contributed					25.61%

Remarks

- 1) 25.61% gain is expected on this policy with 6 years 4 months to maturity (6.33 years).
- 2) Annual cash back of \$4,500 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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