

# CONSERVATIONCAPITAL

<b>Name of insurer</b>	Manulife	<b>Policy Number</b>	MN 2743	<b>Date of Sales Sheet</b>	15 Jun 2025
<b>Date Policy Started</b>	28 Jun 2017	<b>Premium Paid Till</b>	28 Jun 2026	<b>Date of Maturity</b>	28 Jun 2030
<b>Sum Guaranteed</b>	\$24,311	<b>Projected Bonus</b>	\$2,431	<b>Projected maturity Value</b>	\$26,742
<b>Initial investment</b>	\$25,128	<b>Total balance Premium</b>	\$2,461.33	<b>Total invested</b>	\$27,589.33
<b>Balance Premium years</b>	1	<b>Nett Premium Amount</b>	\$2,461.33	<b>Compounded / Simple Interest</b>	4.40% / 4.36%
<b>Annual Premium</b>	\$3,605.33	<b>Annual Cash Back</b>	\$1,144	<b>Nett Premium Amount</b>	\$2,461.33

## Table of illustration

	2025	2026	2027	2028 – 2029	2030	Sub Total	Total
<b>Guaranteed Annual Cash Back</b>	-	-	\$1,144	\$2,860	-	\$6,864	
<b>Projected Maturity Value</b>	-	-	-	-	\$26,742	\$26,742	\$33,606
<b>Premium Payable</b>	-	(\$2,461.33)	-	-	-	(\$2,461.33)	-
<b>Initial Capital</b>	(\$25,128)	-	-	-	-	(\$25,128)	-
<b>Total Payment (Premium payable + Initial Capital)</b>							<b>(\$27,589.33)</b>
<b>Projected Gain</b>							<b>\$6,016.67</b>
<b>% of Gain as a value of investment contributed</b>							<b>21.81%</b>

## Remarks

- 1) 21.81% gain is expected on this policy with 5 years 0 month to maturity (5 years).
- 2) Annual cash back of \$1,144 from 2025 – 2027 and \$2,860 from 2028 – 2029 are guaranteed and can be deposited with the insurer for another 3% interest per annum.
- 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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