

CONSERVATIONCAPITAL

Name of insurer	Manulife	Policy Number	MN 3269	Date of Sales Sheet	15 Jun 2026
Date Policy Started	22 Apr 2024	Premium Paid Till	22 Apr 2027	Date of Maturity	22 Apr 2030
Sum Guaranteed	\$93,200	Projected Bonus	\$652	Projected maturity Value	\$93,852
Initial investment	\$45,428	Total balance Premium	\$37,280	Total invested	\$82,708
Balance Premium years	2	Nett Premium Amount	\$18,640	Annual Compounded Interest	5.00%

Table of illustration

	2026	2027 – 2028	2029	2030	Sub Total	Total
Projected Annual Cash Back	-	-	-	\$3,020	\$3,020	
Projected Maturity Value	-	-	-	\$93,852	\$93,852	\$96,872
Premium Payable	-	(\$18,640)	-	-	(\$37,280)	-
Initial Capital	(\$45,428)	-	-	-	(\$45,428)	-
Total Payment (Premium payable + Initial Capital)						(\$82,708)
Projected Gain						\$14,164
% of Gain as a value of investment contributed						17.13%

Remarks

- 1) 17.13% gain is expected on this policy with 3 years 10 months to maturity (3.83 years).
- 2) The monthly projected cash back starts from May 2029 – Apr 2030.
- 3) This is a perpetual annuity plan that continues to give a monthly projected cash back of \$251.67 (Guaranteed : \$62.92 , Non-guaranteed : \$188.75) from May 2030 – Apr 2101 without continued payment of premium, while surrender value increases gradually per year.
- 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
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