CONSERVATIONCAPITAL

Name of insurer	Manulife	Policy Number	MN 3387	Date of Sales Sheet	15 Aug 2026
Date Policy Started	25 Nov 2022	Premium Paid Till	25 Nov 2026	Date of Maturity	25 Nov 2031
Sum Guaranteed	$88,020	Projected Bonus	$1,997	Projected maturity Value	$90,017
Initial investment	$46,448	Total balance Premium	$35,352	Total invested	$81,800
Balance Premium years	2	Nett Premium Amount	$17,676	Compounded / Simple Interest	4.30% / 4.26%

Table of illustration

	2026	2027	2028 – 2030	2031	Sub Total	Total
Projected Annual Cash Back	-	-	$2,520	$2,520	$10,080	
Projected Maturity Value	-	-	-	$90,017	$90,017	$100,097
Premium Payable	($17,676)	($17,676)	-	-	($35,352)	-
Initial Capital	($46,448)	-	-	-	($46,448)	-
Total Payment (Premium payable + Initial Capital)						($81,800)
Projected Gain						$18,297
% of Gain as a value of investment contributed						22.37%

Remarks

1) 22.37% gain is expected on this policy with 5 years 3 months to maturity (5.25 years).
2) This is a perpetual annuity plan that continues to give a projected annual cash back of $2,520 (Guaranteed : $720 , Non-guaranteed : $1,800) from 2032 – 2050 and $2,700 (Guaranteed : $720 , Non-guaranteed : $1,980) from 2051 – 2085, without continued payment of premium. While surrender value increases gradually 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