

# CONSERVATIONCAPITAL

|                              |             |                              |             |                                     |               |
|------------------------------|-------------|------------------------------|-------------|-------------------------------------|---------------|
| <b>Name of insurer</b>       | Manulife    | <b>Policy Number</b>         | MN 3955     | <b>Date of Sales Sheet</b>          | 15 Aug 2026   |
| <b>Date Policy Started</b>   | 29 Sep 2022 | <b>Premium Paid Till</b>     | 29 Sep 2026 | <b>Date of Maturity</b>             | 29 Sep 2031   |
| <b>Sum Guaranteed</b>        | \$57,506    | <b>Projected Bonus</b>       | \$1,305     | <b>Projected maturity Value</b>     | \$58,811      |
| <b>Initial investment</b>    | \$32,108    | <b>Total balance Premium</b> | \$23,096.64 | <b>Total invested</b>               | \$55,204.64   |
| <b>Balance Premium years</b> | 2           | <b>Nett Premium Amount</b>   | \$11,548.32 | <b>Compounded / Simple Interest</b> | 4.30% / 4.22% |

## Table of illustration

|                                                          | 2026          | 2027          | 2028 – 2030 | 2031     | Sub Total     | Total         |
|----------------------------------------------------------|---------------|---------------|-------------|----------|---------------|---------------|
| <b>Projected Annual Cash Back</b>                        | -             | \$1,646       | \$1,646     | \$1,646  | \$8,230       |               |
| <b>Projected Maturity Value</b>                          | -             | -             | -           | \$58,811 | \$58,811      | \$67,041      |
| <b>Premium Payable</b>                                   | (\$11,548.32) | (\$11,548.32) | -           | -        | (\$23,096.64) | -             |
| <b>Initial Capital</b>                                   | (\$32,108)    | -             | -           | -        | (\$32,108)    | -             |
| <b>Total Payment (Premium payable + Initial Capital)</b> |               |               |             |          |               | (\$55,204.64) |
| <b>Projected Gain</b>                                    |               |               |             |          |               | \$11,836.36   |
| <b>% of Gain as a value of investment contributed</b>    |               |               |             |          |               | 21.44%        |

## Remarks

- 1) 21.44% gain is expected on this policy with 5 years 1 month to maturity (5.08 years).
- 2) This is a perpetual annuity plan that continues to give a projected annual cash back of \$1,646 (Guaranteed : \$470 , Non-guaranteed : \$1,176) from 2032 – 2106 without continued payment of premium, while surrender value increases approx. \$390 annually.
- 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.

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|--------------------------------|-----------|
| Accepted by<br><br>Name and IC | Signature |
|--------------------------------|-----------|