

CONSERVATIONCAPITAL

Name of insurer	Manulife	Policy Number	MN 3955	Date of Sales Sheet	15 Jul 2026
Date Policy Started	29 Sep 2022	Premium Paid Till	29 Sep 2026	Date of Maturity	29 Sep 2031
Sum Guaranteed	\$57,506	Projected Bonus	\$1,305	Projected maturity Value	\$58,811
Initial investment	\$32,008	Total balance Premium	\$23,096.64	Total invested	\$55,104.64
Balance Premium years	2	Nett Premium Amount	\$11,548.32	Compounded / Simple Interest	4.30% / 4.20%

Table of illustration

	2026	2027	2028 – 2030	2031	Sub Total	Total
Projected Annual Cash Back	-	\$1,646	\$1,646	\$1,646	\$8,230	
Projected Maturity Value	-	-	-	\$58,811	\$58,811	\$67,041
Premium Payable	(\$11,548.32)	(\$11,548.32)	-	-	(\$23,096.64)	-
Initial Capital	(\$32,008)	-	-	-	(\$32,008)	-
Total Payment (Premium payable + Initial Capital)						(\$55,104.64)
Projected Gain						\$11,936.36
% of Gain as a value of investment contributed						21.66%

Remarks

- 1) 21.66% gain is expected on this policy with 5 years 2 months to maturity (5.16 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.

Accepted by Name and IC	Signature
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