

CONSERVATIONCAPITAL

Name of insurer	Manulife	Policy Number	MN 4588	Date of Sales Sheet	15 Aug 2026
Date Policy Started	9 Mar 2018	Premium Paid Till	Fully Paid	Date of Maturity	9 Mar 2038
Sum Guaranteed	\$35,984	Projected Bonus	\$22,140	Projected maturity Value	\$58,124
Initial investment	\$36,810	Total balance Premium	Fully Paid	Total invested	\$36,810
Balance Premium years	Fully Paid	Nett Premium Amount	Fully Paid	Annualized Returns	5.00%

Table of illustration

	2026	2027 – 2037	2038	Sub Total	Total
Projected Maturity Value	-	-	\$58,124		\$58,124
Premium Payable	-	-	-	-	-
Initial Capital	(\$36,810)	-	-	(\$36,810)	-
Total Payment (Premium payable + Initial Capital)					(\$36,810)
Projected Gain					\$21,314
% of Gain as a value of investment contributed					57.90%

Remarks

- 1) 57.90% gain is expected on this policy with 11 years 7 months to maturity (11.58 years).
- 2) This is a whole life plan that continues to grow at around 4.2% per annum without continued payment of premium.
- 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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