CONSERVATIONCAPITAL

Name of insurer	Manulife	**Policy Number**	MN 4588	**Date of Sales Sheet**	15 Nov 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	$37,105	**Total balance Premium**	Fully Paid	**Total invested**	$37,105
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	($37,105)	-	-	($37,105)	-
Total Payment (Premium payable + Initial Capital)					($37,105)
Projected Gain					$21,019
% of Gain as a value of investment contributed					56.65%

Remarks

1) 56.65% gain is expected on this policy with 11 years 4 months to maturity (11.33 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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