

CONSERVATIONCAPITAL

Name of insurer	Manulife	Policy Number	MN 4867	Month of Sales Sheet	November 2020
Date Policy Started	9 June 2016	Premium paid till	9 June 2021	Date of Maturity	9 June 2031
Final Year Guaranteed	\$164,250	Final Year Projected Bonus	\$58,323	Final Year Projected Value	\$222,573
Initial investment	\$98,388	Total balance Premium	\$144,123.75	Total invested	\$242,511.75
Balance Premium years	5	Total Annual Premium	\$28,824.75	Compounded returns (xirr)	4.70%

Table of Returns

	2020	2021	2022	2023	2024	2025	2026- 2030	2031	Total
Returns (\$)		11,250.00	11,250.00	11,250.00	11,250.00	11,250.00	11,250.00	222,573.00	335,073
Total Invested (\$)	98,388.00	127,212.75	156,037.50	184,862.25	213,687.00	242,511.75	242,511.75	242,511.75	242,511.75
(Returns / Capital) %	0.00%	8.84%	7.21%	6.09%	5.26%	4.64%	4.64%	91.78%	138%

Table of Payment

	2020	2021	2022	2023	2024	2025	2026 – 2030	2031	Total
Initial investment(\$)	98,388.00								
Balance premium(\$)		28,824.75	28,824.75	28,824.75	28,824.75	28,824.75			
Total invested(\$)	98,388.00	127,212.75	156,037.50	184,862.25	213,687.00	242,511.75	242,511.75	242,511.75	242,511.75

Remarks:

1) Nett Capital of \$110,373.75 has been paid into the policy. It is sold at a discount of \$11,985.75 off the capital invested (10.86%)

2) Annual Payout of \$11,250 denoted by the * Sign is Guaranteed

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 :	Signature
Name and IC	