CONSERVATIONCAPITAL

Name of insurer	Manulife	**Policy Number**	MN 4875	**Date of Sales Sheet**	15 Aug 2026
Date Policy Started	9 Jun 2016	**Premium Paid Till**	Fully Paid	**Date of Maturity**	9 Jun 2048
Sum Guaranteed	$18,338	**Projected Bonus**	$265,626	**Projected maturity Value**	$283,964
Initial investment	$312,560	**Total balance Premium**	Fully Paid	**Total invested**	$312,560
Balance Premium years	Fully Paid	**Nett Premium Amount**	Fully Paid	**Annualized Returns**	6.00%

Table of illustration

	2026	2027 – 2038	2039 – 2047	2048	Sub Total	Total
Guaranteed Annual Cash Back	-	-	$43,800	$43,800	$438,000	
Projected Maturity Value	-	-	-	$283,964	$283,964	$721,964
Premium Payable	-	-	-	-	-	-
Initial Capital	($312,560)	-	-	-	($312,560)	-
Total Payment (Premium payable + Initial Capital)						($312,560)
Projected Gain						$409,404
% of Gain as a value of investment contributed						130.98%

Remarks

1) 130.98% gain is expected on this policy with 21 years 10 months to maturity (21.83 years).
2) This plan will give a guaranteed monthly income of $3,650 from Jul 2038 – Jun 2048. Annually, $3,650 x 12 = $43,800 guaranteed annual cash back for a total of 10 years. Hence total, $438,000.
3) The annual passive income is 14.0% of the initial sum invested.
4) 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

CONSERVATION CAPITAL PTE LTD
TEL : 6222 0338 , EMAIL : INFO@CONSERVATIONCAPITAL.COM.SG