

# CONSERVATIONCAPITAL

<b>Name of insurer</b>	Manulife	<b>Policy Number</b>	MN 4875	<b>Date of Sales Sheet</b>	15 Jun 2026
<b>Date Policy Started</b>	9 Jun 2016	<b>Premium Paid Till</b>	Fully Paid	<b>Date of Maturity</b>	9 Jun 2048
<b>Sum Guaranteed</b>	\$18,338	<b>Projected Bonus</b>	\$265,626	<b>Projected maturity Value</b>	\$283,964
<b>Initial investment</b>	\$311,190	<b>Total balance Premium</b>	Fully Paid	<b>Total invested</b>	\$311,190
<b>Balance Premium years</b>	Fully Paid	<b>Nett Premium Amount</b>	Fully Paid	<b>Annualized Returns</b>	6.00%

## Table of illustration

	2026	2027 – 2038	2039 – 2047	2048	Sub Total	Total
<b>Guaranteed Annual Cash Back</b>	-	-	\$43,800	\$43,800	\$438,000	
<b>Projected Maturity Value</b>	-	-	-	\$283,964	\$283,964	\$721,964
<b>Premium Payable</b>	-	-	-	-	-	-
<b>Initial Capital</b>	(\$311,190)	-	-	-	(\$311,190)	-
<b>Total Payment (Premium payable + Initial Capital)</b>						(\$311,190)
<b>Projected Gain</b>						\$410,774
<b>% of Gain as a value of investment contributed</b>						132.00%

## Remarks

- 1) 132.00% gain is expected on this policy with 22 years 0 month to maturity (22 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
----------------------------	-----------