CONSERVATIONCAPITAL

Name of insurer	Manulife	**Policy Number**	MN 4875	**Date of Sales Sheet**	15 Nov 2026
Date Policy Started	9 Jun 2016	**Premium Paid Till**	Fully Paid	**Date of Maturity**	9 Jun 2038
Sum Guaranteed	$376,348	**Projected Bonus**	$119,762	**Projected maturity Value**	$496,110
Initial investment	$292,725	**Total balance Premium**	Fully Paid	**Total invested**	$292,725
Balance Premium years	Fully Paid	**Nett Premium Amount**	Fully Paid	**Annualized Returns**	6.00%

Table of illustration

	2026	**2027 – 2037**	**2038**	**Sub Total**	**Total**
Projected Maturity Value	-	-	$496,110		$496,110
Premium Payable	-	-	-	-	-
Initial Capital	($292,725)	-	-	($292,725)	-
Total Payment (Premium payable + Initial Capital)					($292,725)
Projected Gain					$203,385
% of Gain as a value of investment contributed					69.48%

Remarks

1) 69.48% gain is expected on this policy with 11 years 7 months to maturity (11.58 years).
2) This is a perpetual annuity plan that will continue to give a **guaranteed monthly income of $3,650** from Jul 2038 – Jun 2048.
   Hence 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 payout is 14.9% 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