

CONSERVATIONCAPITAL

Name of insurer	Manulife	Policy Number	MN 4942	Date of Sales Sheet	15 Oct 2026
Date Policy Started	18 Jul 2006	Premium Paid Till	18 Jul 2027	Date of Maturity	18 Jul 2031
Sum Guaranteed	\$3,588	Projected Bonus	\$3,560	Projected maturity Value	\$7,148
Initial investment	\$4,870	Total balance Premium	\$889.52	Total invested	\$5,759.52
Balance Premium years	4	Nett Premium Amount	\$222.38	Compounded / Simple Interest	5.00% / 5.08%
Annual Premium	\$597.38	Annual Cash Back	\$375	Nett Premium Amount	\$222.38

Table of illustration

	2026	2027 – 2030	2031	Sub Total	Total
Projected Maturity Value	-	-	\$7,148		\$7,148
Premium Payable	-	(\$222.38)	-	(\$889.52)	-
Initial Capital	(\$4,870)	-	-	(\$4,870)	-
Total Payment (Premium payable + Initial Capital)					(\$5,759.52)
Projected Gain					\$1,388.48
% of Gain as a value of investment contributed					24.11%

Remarks

- 1) 24.11% gain is expected on this policy with 4 years 9 months to maturity (4.75 years).
- 2) Annual cash back of \$375 is guaranteed and can be deposited with the insurer for another 3% interest per year.
- 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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CONSERVATION CAPITAL PTE LTD

TEL : 6222 0338 , EMAIL : INFO@CONSERVATIONCAPITAL.COM.SG