CONSERVATIONCAPITAL

Name of insurer	Manulife	**Policy Number**	MN 5477	**Date of Sales Sheet**	15 Nov 2026
Date Policy Started	12 Oct 2022	**Premium Paid Till**	12 Oct 2027	**Date of Maturity**	12 Oct 2032
Sum Guaranteed	$125,584	**Projected Bonus**	$4,550	**Projected maturity Value**	$130,135
Initial investment	$48,500	**Total balance Premium**	$59,734.25	**Total invested**	$108,234.25
Balance Premium years	5	**Nett Premium Amount**	$11,946.85	**Annual Compounded Interest**	4.30%

Table of illustration

	2026	**2027 – 2031**	**2032**	**Sub Total**	**Total**
Projected Maturity Value	-	-	$130,135		$130,135
Premium Payable	-	($11,946.85)	-	($59,734.25)	-
Initial Capital	($48,500)	-	-	($48,500)	-
Total Payment (Premium payable + Initial Capital)					($108,234.25)
Projected Gain					$21,900.75
% of Gain as a value of investment contributed					20.23%

Remarks

1) 20.23% gain is expected on this policy with 5 years 11 months to maturity (5.91 years).

2) This is a perpetual annuity plan that will continue to give a projected monthly cash back of $1,274.83 (Guaranteed : $1,060 , Non-guaranteed : $214.83) from Nov 2032 – Oct 2042 without continued payment of premium while surrender value decreases gradually.

Hence, $1,274.83 x 12 months = $15,298 annually, for a total of 10 years, total $152,980.

3) The surrender value at the end of this policy in 2042 is $0.

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

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