

CONSERVATIONCAPITAL

Name of insurer	Manulife	Policy Number	MN 5551	Date of Sales Sheet	15 Aug 2026
Date Policy Started	7 Feb 2019	Premium Paid Till	7 Feb 2027	Date of Maturity	7 Feb 2033
Sum Guaranteed	\$84,149	Projected Bonus	\$5,581	Projected maturity Value	\$89,730
Initial investment	\$54,828	Total balance Premium	\$15,658.98	Total invested	\$70,486.98
Balance Premium years	2	Nett Premium Amount	\$7,829.49	Annualized Returns	4.20%

Table of illustration

	2026	2027 – 2028	2029 – 2032	2033	Sub Total	Total
Projected Maturity Value	-	-	-	\$89,730		\$89,730
Premium Payable	-	(\$7,829.49)	-	-	(\$15,658.98)	-
Initial Capital	(\$54,828)	-	-	-	(\$54,828)	-
Total Payment (Premium payable + Initial Capital)						(\$70,486.98)
Projected Gain						\$19,243.02
% of Gain as a value of investment contributed						27.30%

Remarks

- 1) 27.30% gain is expected on this policy with 6 years 6 months to maturity (6.50 years).
- 2) This plan will continue to give a projected monthly cash back of \$1,004.08 (Guaranteed : \$800 , Non-guaranteed : \$204.08) from Mar 2033 – Feb 2043 without continued payment of premium. Hence \$12,049 annually for a total of 10 years, \$120,490 total.
- 3) The surrender value at the end of this policy in 2043 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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