

# CONSERVATIONCAPITAL

<b>Name of insurer</b>	Manulife	<b>Policy Number</b>	MN 6648	<b>Month of Sales Sheet</b>	December 2020
<b>Date Policy Started</b>	23 April 2016	<b>Premium Paid Till</b>	23 April 2021	<b>Date of Maturity</b>	23 April 2031
<b>Final Year Guarantee</b>	\$32,850	<b>Projected Bonus</b>	\$11,665	<b>Projected maturity Value</b>	\$44,515
<b>Initial investment</b>	\$19,988	<b>Total balance Premium</b>	\$18,137.25	<b>Total invested</b>	\$38,125.25
<b>Balance Premium years</b>	5	<b>Annual Premium Amount</b>	\$3,627.45	<b>Compounded / Simple Interest</b>	4.50% / 4.44%

## Table of illustration

	2020	2021 – 2025	2026 – 2030	2031	Sub Total	Total
<b>Guaranteed Annual Cash Back</b>	-	-	\$2,250*	-	\$11,250	-
<b>Projected Maturity Value</b>	-	-	-	\$44,515	\$44,515	\$55,765
<b>Nett Premium Payable</b>	-	(\$3,627.45)	-	-	(\$18,137.25)	-
<b>Initial Capital</b>	(\$19,988)	-	-	-	(\$19,988)	-
<b>Total Payment (Premium payable + Initial Capital)</b>						(\$38,125.25)
<b>Projected Gain</b>						\$17,639.75
<b>% of Gain as a value of investment contributed</b>						46.27%

## Remarks

- 1) 46.27% gain is expected on this policy with 10 year 5 months to maturity (10.42 years)
- 2) Annual Cash back of \$2,250 denoted by the \* sign is guaranteed
- 3) Annual Premium amount is derived by offsetting the annual coupon from the premium to be paid annually.
- 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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