

# CONSERVATIONCAPITAL

<b>Name of insurer</b>	Manulife	<b>Policy Number</b>	MN 6648	<b>Month of Sales Sheet</b>	October 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 Guaranteed</b>	\$32,850	<b>Final Year Projected Bonus</b>	\$11,665	<b>Final Year Projected Value</b>	\$44,515
<b>Initial investment</b>	\$19,500	<b>Total balance Premium</b>	\$29,387.25	<b>Total invested</b>	\$48,887.25
<b>Balance Premium years</b>	5	<b>Total Annual Premium</b>	\$5,877.45	<b>Compounded returns (xirr)</b>	4.60% /

## Table of Returns

	2020	2021	2022	2023	2024	2025	2026 – 2030	2031	Total
<b>Returns ( \$ )</b>		2,250*	2,250*	2,250*	2,250*	2,250*	2,250*	44,515	67,015
<b>Total Invested ( \$ )</b>	19,500.00	25,377.45	31,254.90	37,132.35	43,009.80	48,887.25	48,887.25	48,887.25	48,887.25
<b>(Returns / Capital) %</b>	0.00%	8.87%	7.20%	6.06%	5.23%	4.60%	4.60%	91.06%	137.08%

## Table of Payment

	2020	2021	2022	2023	2024	2025	2026 – 2030	2031	Total
<b>Initial investment(\$)</b>	19,500.00	-	-	-	-	-	-	-	-
<b>Balance premium(\$)</b>	-	5,877.45	5,877.45	5,877.45	5,877.45	5,877.45	-	-	-
<b>Total invested(\$)</b>	19,500.00	25,377.45	31,254.90	37,132.35	43,009.80	48,887.25	48,887.25	48,887.25	48,887.25

## Remarks:

- 1) Annual Payout of \$2,250 denoted by the \* Sign is Guaranteed.
- 2) A net capital of \$22,637.25 has been invested in the policy. It is sold at a discount of \$3,137.25 ( 13.86%)
- 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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