CONSERVATIONCAPITAL

Name of insurer	Manulife	**Policy Number**	MN 6998	**Date of Sales Sheet**	15 Nov 2026
Date Policy Started	27 Jan 2017	**Premium Paid Till**	Fully Paid	**Date of Maturity**	27 Jan 2042
Sum Guaranteed	$2,063	**Projected Bonus**	$34,379	**Projected maturity Value**	$36,442
Initial investment	$61,558	**Total balance Premium**	Fully Paid	**Total invested**	$61,558
Balance Premium years	Fully Paid	**Nett Premium Amount**	Fully Paid	**Compounded / Simple Interest**	5.00% / 5.02%

Table of illustration

	2026	**2027 – 2032**	**2033 – 2041**	**2042**	**Sub Total**	**Total**
Guaranteed Annual Cash Back	-	-	$7,200	$7,200	$72,000	
Projected Maturity Value	-	-	-	$36,442	$36,442	$108,442
Premium Payable	-	-	-	-	-	-
Initial Capital	($61,558)	-	-	-	($61,558)	-
Total Payment (Premium payable + Initial Capital)						($61,558)
Projected Gain						$46,884
% of Gain as a value of investment contributed						76.16%

Remarks

1) 76.16% gain is expected on this policy with 15 years 2 months to maturity (15.16 years).

2) This plan will give a guaranteed monthly cash back of $600 from Feb 2032 – Jan 2042 without continued payment of premium. Hence $7,200 annually for a total of 10 years, total $72,000. While surrender value decreases gradually per annum.

3) The projected surrender value at the end of the policy in 2042 is $36,442.

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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