

CONSERVATIONCAPITAL

Name of insurer	Manulife	Policy Number	MN 7266	Date of Sales Sheet	15 Aug 2026
Date Policy Started	27 Mar 2018	Premium Paid Till	27 Mar 2027	Date of Maturity	27 Mar 2033
Sum Guaranteed	\$16,348	Projected Bonus	\$5,070	Projected maturity Value	\$21,418
Initial investment	\$21,868	Total balance Premium	\$2,006	Total invested	\$23,794
Balance Premium years	1	Nett Premium Amount	\$2,006	Compounded / Simple Interest	4.20% / 4.04%
Annual Premium	\$2,806	Annual Cash Back	\$800	Nett Premium Amount	\$2,006

Table of illustration

	2026	2027	2028	2029 – 2032	2033	Sub Total	Total
Guaranteed Annual Cash Back	-	-	\$800	\$2,000	-	\$8,800	
Projected Maturity Value	-	-	-	-	\$21,418	\$21,418	\$30,218
Premium Payable	-	(\$2,006)	-	-	-	(\$2,006)	-
Initial Capital	(\$21,868)	-	-	-	-	(\$21,868)	-
Total Payment (Premium payable + Initial Capital)							(\$23,874)
Projected Gain							\$6,344
% of Gain as a value of investment contributed							26.57%

Remarks

- 1) 26.57% gain is expected on this policy with 6 years 7 months to maturity (6.58 years).
- 2) Annual cash back of \$800 from 2027 – 2028 and \$2,000 from 2029 – 2032 are guaranteed and can be deposited with the insurer for another 3% interest per year.
- 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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