CONSERVATIONCAPITAL

Name of insurer	Manulife	**Policy Number**	MN 7457	**Date of Sales Sheet**	15 Nov 2026
Date Policy Started	23 Aug 2012	**Premium Paid Till**	23 Aug 2027	**Date of Maturity**	23 Aug 2032
Sum Guaranteed	$15,000	**Projected Bonus**	$48,849.84	**Projected maturity Value**	$63,849.84
Initial investment	$86,668	**Total balance Premium**	$14,592.39	**Total invested**	$101,260.39
Balance Premium years	3	**Nett Premium Amount**	$4,864.13	**Annual Compounded Interest**	4.30%

Table of illustration

	2026	**2027 – 2029**	**2030**	**2031**	**2032**	**Sub Total**	**Total**
Guaranteed Annual Cash Back	-	-	$30,000	$30,000	-	$60,000	
Projected Maturity Value	-	-	-	-	$63,849.84	$63,849.84	$123,849.84
Premium Payable	-	($4,864.13)	-	-	-	($14,592.39)	-
Initial Capital	($86,668)	-	-	-	-	($86,668)	-
Total Payment (Premium payable + Initial Capital)							($101,260.39)
Projected Gain							$22,589.45
% of Gain as a value of investment contributed							22.31%

Remarks

1) 22.31% gain is expected on this policy with 5 years 9 months to maturity (5.75 years).

2) Guaranteed annual cash back of $30,000 in 2030 and 2031 is 34.6% of the capital invested 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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