

CONSERVATIONCAPITAL

Name of insurer	Manulife	Policy Number	MN 7558	Date of Sales Sheet	15 Aug 2026
Date Policy Started	14 Sep 2021	Premium Paid Till	14 Sep 2026	Date of Maturity	14 Sep 2031
Sum Guaranteed	\$69,806	Projected Bonus	\$2,486	Projected maturity Value	\$72,292
Initial investment	\$32,888	Total balance Premium	\$29,600	Total invested	\$62,488
Balance Premium years	5	Nett Premium Amount	\$5,920	Annual Compounded Interest	4.30%
Annual Premium	\$8,000	Annual Cash Back	\$2,080	Nett Premium Amount	\$5,920

Table of illustration

	2026	2027 – 2030	2031	Sub Total	Total
Projected Annual Cash Back	-	-	\$2,080	\$2,080	
Projected Maturity Value	-	-	\$72,292	\$72,292	\$74,372
Premium Payable	(\$5,920)	(\$5,920)	-	(\$29,600)	-
Initial Capital	(\$32,888)	-	-	(\$32,888)	-
Total Payment (Premium payable + Initial Capital)					(\$62,488)
Projected Gain					\$11,884
% of Gain as a value of investment contributed					19.02%

Remarks

- 1) 19.02% gain is expected on this policy with 5 years 1 month to maturity (5.08 years).
- 2) This is a perpetual annuity plan that continues to give a projected annual cash back of \$2,080 (Guaranteed : \$680 , Non-guaranteed : \$1,400) from 2032 – 2103 without continued payment of premium while surrender value increases approx. \$1,400 per annum.
- 3) \$40,000 has been invested in the policy so far. This plan is sold at a discount of \$7,112 off the capital invested.
- 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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