CONSERVATIONCAPITAL

Name of insurer	Manulife	**Policy Number**	MN 7558	**Date of Sales Sheet**	15 Nov 2026
Date Policy Started	14 Sep 2021	**Premium Paid Till**	14 Sep 2027	**Date of Maturity**	14 Sep 2031
Sum Guaranteed	$69,806	**Projected Bonus**	$2,486	**Projected maturity Value**	$72,292
Initial investment	$39,428	**Total balance Premium**	$23,680	**Total invested**	$63,108
Balance Premium years	4	**Nett Premium Amount**	$5,920	**Annual Compounded Interest**	4.20%
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)	-	($23,680)	-
Initial Capital	($39,428)	-	-	($39,428)	-
Total Payment (Premium payable + Initial Capital)					($63,108)
Projected Gain					$11,264
% of Gain as a value of investment contributed					17.85%

Remarks

1) 17.85% gain is expected on this policy with 4 years 10 months to maturity (4.83 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) $48,000 has been invested in the policy so far. This plan is sold at a discount of $8,572 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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