

CONSERVATIONCAPITAL

Name of insurer	Manulife	Policy Number	MN 7941	Date of Sales Sheet	15 Jun 2026
Date Policy Started	10 Jul 2019	Premium Paid Till	10 Jul 2026	Date of Maturity	10 Jul 2029
Sum Guaranteed	\$140,079	Projected Bonus	\$8,655	Projected maturity Value	\$148,734
Initial investment	\$94,228	Total balance Premium	\$38,858.19	Total invested	\$133,086.19
Balance Premium years	3	Nett Premium Amount	\$12,952.73	Annual Compounded Interest	4.10%

Table of illustration

	2026	2027 – 2028	2029	Sub Total	Total
Projected Maturity Value	-	-	\$148,734		\$148,734
Premium Payable	(\$12,952.73)	(\$12,952.73)	-	(\$38,858.19)	-
Initial Capital	(\$94,228)	-	-	(\$94,228)	-
Total Payment (Premium payable + Initial Capital)					(\$133,086.19)
Projected Gain					\$15,647.81
% of Gain as a value of investment contributed					11.76%

Remarks

- 1) 11.76% gain is expected on this policy with 3 years 1 month to maturity (3.08 years).
- 2) This plan will continue to give a monthly projected income of \$1,332.68 (Guaranteed : \$1,200 , Non-guaranteed , \$132.68) from Aug 2029 – Jul 2039 without continued payment of premium. Annually, \$15,992.16 for a total of 10 years. Total \$159,921.60.
- 3) The surrender value at the end of the policy in year 2039 is \$0.
- 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
--------------------------------	-----------