

CONSERVATIONCAPITAL

Name of insurer	Manulife	Policy Number	CC 8481	Month of Sales Sheet	February 2020
Date Policy Started	11 Nov 2008	Premium paid till	Fully Paid	Date of Maturity	11 Nov 2100
Final Guaranteed Sum	\$26,233	Final Projected Bonus	\$34,085	Final Projected Maturity	\$60,318
Guaranteed Annual Cash Back	\$700	Non Guaranteed Annual Cash back	\$770	Total Annual Cash Back	\$1,470
Initial investment	\$38,688	Total balance Premium	Fully Paid	Total invested	\$38,688
Balance Premium years	Fully Paid	Total Annual Premium	Fully Paid	Compounded returns (xirr)	4.10% (est)

Table of Returns

	2020 - 2099	2100
Returns	\$1,470	\$60,318
Total Invested	\$38,688	\$38,688
Gain	3.80%	156%

Remarks:

1) **The policy provides an annual cash back of \$1,470 for 81 years**

2) 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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