CONSERVATIONCAPITAL

Name of insurer	Manulife	**Policy Number**	MN 8886	**Date of Sales Sheet**	15 Nov 2026
Date Policy Started	27 Oct 2020	**Premium Paid Till**	27 Oct 2027	**Date of Maturity**	27 Oct 2030
Sum Guaranteed	$204,873	**Projected Bonus**	$7,521	**Projected maturity Value**	$212,394
Initial investment	$141,228	**Total balance Premium**	$49,014	**Total invested**	$190,242
Balance Premium years	3	**Nett Premium Amount**	$16,338	**Annual Compounded Interest**	4.20%
Annual Premium	$23,340	**Annual Cash Back**	$7,002	**Nett Premium Amount**	$16,338

Table of illustration

	2026	**2027 – 2029**	**2030**	**Sub Total**	**Total**
Projected Annual Cash Back	-	-	$7,002	$7,002	
Projected Maturity Value	-	-	$212,394	$212,394	$219,396
Premium Payable	-	($16,338)	-	($49,014)	-
Initial Capital	($141,228)	-	-	($141,228)	-
Total Payment (Premium payable + Initial Capital)					($190,242)
Projected Gain					$29,154
% of Gain as a value of investment contributed					15.32%

Remarks

1) 15.32% gain is expected on this policy with 3 years 11 months to maturity (3.91 years).

2) This is a perpetual annuity plan that continues to give a projected annual cash back of $7,002 (Guaranteed : $2,217 , Non-guaranteed : $4,785) from 2031 – 2060 without continued payment of premium, while surrender value increases approx. $4,300 per annum.

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

CONSERVATION CAPITAL PTE LTD
TEL : 6222 0338 , EMAIL : INFO@CONSERVATIONCAPITAL.COM.SG