

CONSERVATIONCAPITAL

Name of insurer	Manulife	Policy Number	MN 9344	Date of Sales Sheet	15 Aug 2026
Date Policy Started	10 Apr 2017	Premium Paid Till	Fully Paid	Date of Maturity	10 Apr 2032
Sum Guaranteed	\$26,220	Projected Bonus	\$12,255	Projected maturity Value	\$38,475
Initial investment	\$43,758	Total balance Premium	Fully Paid	Total invested	\$43,758
Balance Premium years	Fully Paid	Nett Premium Amount	Fully Paid	Compounded / Simple Interest	4.30% / 4.00%

Table of illustration

	2026	2027	2028 – 2031	2032	Sub Total	Total
Guaranteed Annual Cash Back	-	\$1,380	\$3,450	-	\$15,180	
Projected Maturity Value	-	-	-	\$38,475	\$38,475	\$53,655
Premium Payable	-	-	-	-	-	-
Initial Capital	(\$43,758)	-	-	-	(\$43,758)	-
Total Payment (Premium payable + Initial Capital)						(\$43,758)
Projected Gain						\$9,897
% of Gain as a value of investment contributed						22.62%

Remarks

- 1) 22.62% gain is expected on this policy with 5 years 8 months to maturity (5.66 years).
- 2) Annual cash back of \$1,380 in 2027 and \$3,450 from 2028 – 2031 are guaranteed and can be deposited with the insurer for another 3% interest 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
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