

# CONSERVATIONCAPITAL

<b>Name of insurer</b>	Manulife	<b>Policy Number</b>	MN 9351	<b>Date of Sales Sheet</b>	15 Jun 2026
<b>Date Policy Started</b>	10 Apr 2017	<b>Premium Paid Till</b>	Fully Paid	<b>Date of Maturity</b>	10 Apr 2032
<b>Sum Guaranteed</b>	\$26,220	<b>Projected Bonus</b>	\$12,255	<b>Projected maturity Value</b>	\$38,475
<b>Initial investment</b>	\$43,448	<b>Total balance Premium</b>	Fully Paid	<b>Total invested</b>	\$43,448
<b>Balance Premium years</b>	Fully Paid	<b>Nett Premium Amount</b>	Fully Paid	<b>Compounded / Simple Interest</b>	4.30% / 4.03%

## Table of illustration

	2026	2027	2028 – 2031	2032	Sub Total	Total
<b>Guaranteed Annual Cash Back</b>	-	\$1,380	\$3,450	-	\$15,180	
<b>Projected Maturity Value</b>	-	-	-	\$38,475	\$38,475	\$53,655
<b>Premium Payable</b>	-	-	-	-	-	-
<b>Initial Capital</b>	(\$43,448)	-	-	-	(\$43,448)	-
<b>Total Payment (Premium payable + Initial Capital)</b>						(\$43,448)
<b>Projected Gain</b>						\$10,207
<b>% of Gain as a value of investment contributed</b>						23.49%

## Remarks

- 1) 23.49% gain is expected on this policy with 5 years 10 months to maturity (5.83 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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