

CONSERVATIONCAPITAL

Name of insurer	Manulife	Policy Number	MN 9724	Date of Sales Sheet	15 Aug 2026
Date Policy Started	22 Jun 2018	Premium Paid Till	Fully Paid	Date of Maturity	22 Jun 2044
Sum Guaranteed	\$0	Projected Bonus	\$0	Projected maturity Value	\$0
Initial investment	\$111,808	Total balance Premium	Fully Paid	Total invested	\$111,808
Balance Premium years	Fully Paid	Nett Premium Amount	Fully Paid	Annual Compounded Interest	5.00%

Table of illustration

	2026	2027 – 2029	2030 – 2043	2044	Sub Total	Total
Projected Annual Cash Back	-	-	\$12,084	\$12,084	\$181,260	
Projected Maturity Value	-	-	-	\$0	\$0	\$181,260
Premium Payable	-	-	-	-	-	-
Initial Capital	(\$111,808)	-	-	-	(\$111,808)	-
Total Payment (Premium payable + Initial Capital)						(\$111,808)
Projected Gain						\$69,452
% of Gain as a value of investment contributed						62.12%

Remarks

- 1) 62.12% gain is expected on this policy with 17 years 10 months to maturity (17.83 years).
- 2) This plan will give a projected monthly cash back of \$1,007 (Guaranteed : \$800 , Non-guaranteed : \$207) from Jul 2029 – Jun 2044 without continued payment of premium. Hence \$12,084 annually for a total of 15 years, total \$181,260.
- 3) The surrender value at the end of this policy in 2044 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
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