

CONSERVATIONCAPITAL

Name of insurer	Manulife	Policy Number	MN 9736	Month of Sales Sheet	November 2020
Date Policy Started	16 October 2003	Premium paid till	16 October 2021	Date of Maturity	16 October 2028
Final Year Guaranteed	\$12,599	Final Year Projected Bonus	\$21,352	Final Year Projected Value	\$33,952
Initial investment	\$19,300	Total balance Premium	\$16,996.70	Total invested	\$36,296.70
Balance Premium years	7	Total Annual Premium	\$2,428.10	Compounded returns (xirr)	4.41%

Table of Returns

	2020	2021	2022	2023	2024	2025	2026	2027	2028	Total
Returns (\$)		1,500.00*	1,500.00*	1,500.00*	1,500.00*	1,500.00*	1,500.00*	1,500.00*	33,951.00	44,451
Total Invested (\$)	19,300.00	21,728.10	24,156.20	26,584.30	29,012.40	31,440.50	33,868.60	36,296.70	36,296.70	36,296.70
(Returns / Capital) %	0.00%	6.90%	6.21%	5.64%	5.17%	4.77%	4.43%	4.13%	93.54%	122%

Table of Payment

	2020	2021	2022	2023	2024	2025	2026	2027	2028	Total
Initial investment(\$)	19,300.00	-	-	-	-	-	-	-	-	-
Balance premium(\$)	-	2,428.10	2,428.10	2,428.10	2,428.10	2,428.10	2,428.10	2,428.10	-	-
Total invested(\$)	19,300.00	21,728.10	24,156.20	26,584.30	29,012.40	31,440.50	33,868.60	36,296.70	36,296.70	36,296.70

Remarks:

- 1) Annual Payout of \$1,500.00 denoted by the * Sign is Guaranteed. This can be reinvested at the insurer, with an additional 3% compounded interest annually.
- 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 :	Signature
Name and IC	