CONSERVATIONCAPITAL

Name of insurer	Manulife	**Policy Number**	MN 9781	**Date of Sales Sheet**	15 Nov 2026
Date Policy Started	14 Nov 2017	**Premium Paid Till**	Fully Paid	**Date of Maturity**	14 Nov 2050
Sum Guaranteed	$0	**Projected Bonus**	$0	**Projected maturity Value**	$0
Initial investment	$51,808	**Total balance Premium**	Fully Paid	**Total invested**	$51,808
Balance Premium years	Fully Paid	**Nett Premium Amount**	Fully Paid	**Annual Compounded Interest**	5.00%

Table of illustration

	2026	**2027 – 2030**	**2031 – 2049**	**2050**	**Sub Total**	**Total**
Projected Annual Cash Back	-	-	$4,931	$4,931	$98,620	
Projected Maturity Value	-	-	-	$0	$0	$98,620
Premium Payable	-	-	-	-	-	-
Initial Capital	($51,808)	-	-	-	($51,808)	-
Total Payment (Premium payable + Initial Capital)						($51,808)
Projected Gain						$46,812
% of Gain as a value of investment contributed						90.36%

Remarks

1) 90.36% gain is expected on this policy with 24 years 0 months to maturity (24 years).

2) This plan will give a monthly cash back of $410.92 (Guaranteed : $315.50 , Non-guaranteed : $95.42) from Dec 2030 – Nov 2050 without continued payment of premium, while surrender value decreases. Annually $410.92 x 12 months = $4,931 for a total of 20 years, $98,620 total.

3) The surrender value at the end of this policy in year 2050 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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