

CONSERVATIONCAPITAL

Name of insurer	NTUC	Policy Number	NTUC 1470	Date of Sales Sheet	15 Oct 2026
Date Policy Started	21 Dec 2018	Premium Paid Till	21 Dec 2026	Date of Maturity	21 Dec 2040
Sum Guaranteed	\$57,690	Projected Bonus	\$23,918	Projected maturity Value	\$81,608
Initial investment	\$39,130	Total balance Premium	\$11,538	Total invested	\$50,668
Balance Premium years	2	Nett Premium Amount	\$5,769	Annualized Returns	5.00%

Table of illustration

	2026	2027	2028 – 2039	2040	Sub Total	Total
Guaranteed Annual Cash Back	-	-	-	\$4,934	\$4,934	
Projected Maturity Value	-	-	-	\$81,608	\$81,608	\$86,542
Premium Payable	(\$5,769)	(\$5,769)	-	-	(\$11,538)	-
Initial Capital	(\$39,130)	-	-	-	(\$39,130)	-
Total Payment (Premium payable + Initial Capital)						(\$50,668)
Projected Gain						\$35,874
% of Gain as a value of investment contributed						70.80%

Remarks

- 1) 70.80% gain is expected on this policy with 14 years 2 months to maturity (14.16 years).
- 2) This plan will continue to give a guaranteed annual cash back of \$4,934 from 2041 – 2059 without continued payment of premium, while surrender value decreases gradually per annum.
- 3) The projected surrender value at the end of the policy in 2059 is \$8,485.
- 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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