CONSERVATIONCAPITAL

Name of insurer	NTUC	**Policy Number**	NTUC 1470	**Date of Sales Sheet**	15 Nov 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	$39,248	**Total balance Premium**	$11,538	**Total invested**	$50,786
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	($39,248)	-	-	-	($39,248)	-
Total Payment (Premium payable + Initial Capital)						($50,786)
Projected Gain						$35,756
% of Gain as a value of investment contributed						70.41%

Remarks

1) 70.41% gain is expected on this policy with 14 years 1 month to maturity (14.08 years).

2) This is a perpetual annuity plan that 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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