

# CONSERVATIONCAPITAL

<b>Name of insurer</b>	NTUC	<b>Policy Number</b>	NTUC 2691	<b>Date of Sales Sheet</b>	15 Jun 2026
<b>Date Policy Started</b>	1 Mar 2019	<b>Premium Paid Till</b>	1 Mar 2027	<b>Date of Maturity</b>	1 Mar 2035
<b>Sum Guaranteed</b>	\$34,700	<b>Projected Bonus</b>	\$9,588	<b>Projected maturity Value</b>	\$44,288
<b>Initial investment</b>	\$28,380	<b>Total balance Premium</b>	\$6,940	<b>Total invested</b>	\$35,320
<b>Balance Premium years</b>	2	<b>Nett Premium Amount</b>	\$3,470	<b>Annualized Returns</b>	4.30%

## Table of illustration

	2026	2027 – 2028	2029 – 2034	2035	Sub Total	Total
<b>Guaranteed Annual Cash Back</b>	-	-	-	\$4,322	\$4,322	
<b>Projected Maturity Value</b>	-	-	-	\$44,288	\$44,288	\$48,610
<b>Premium Payable</b>	-	(\$3,470)	-	-	(\$6,940)	-
<b>Initial Capital</b>	(\$28,380)	-	-	-	(\$28,380)	-
<b>Total Payment (Premium payable + Initial Capital)</b>						(\$35,320)
<b>Projected Gain</b>						\$13,290
<b>% of Gain as a value of investment contributed</b>						37.63%

## Remarks

- 1) 37.63% gain is expected on this policy with 8 years 9 months to maturity (8.75 years).
- 2) This policy will continue to give a guaranteed annual cash back of \$4,322 from 2036 – 2044 without continued payment of premium, while surrender value decreases annually.
- 3) The projected maturity value at the end of this policy in 2044 will be \$5,677.
- 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
--------------------------------	-----------