

CONSERVATIONCAPITAL

Name of insurer	NTUC	Policy Number	NTUC 2691	Date of Sales Sheet	15 Oct 2026
Date Policy Started	1 Mar 2019	Premium Paid Till	1 Mar 2027	Date of Maturity	1 Mar 2035
Sum Guaranteed	\$34,700	Projected Bonus	\$9,588	Projected maturity Value	\$44,288
Initial investment	\$28,758	Total balance Premium	\$6,940	Total invested	\$35,698
Balance Premium years	2	Nett Premium Amount	\$3,470	Annualized Returns	4.30%

Table of illustration

	2026	2027 – 2028	2029 – 2034	2035	Sub Total	Total
Guaranteed Annual Cash Back	-	-	-	\$4,322	\$4,322	
Projected Maturity Value	-	-	-	\$44,288	\$44,288	\$48,610
Premium Payable	-	(\$3,470)	-	-	(\$6,940)	-
Initial Capital	(\$28,758)	-	-	-	(\$28,758)	-
Total Payment (Premium payable + Initial Capital)						(\$35,698)
Projected Gain						\$12,912
% of Gain as a value of investment contributed						36.17%

Remarks

- 1) 36.17% gain is expected on this policy with 8 years 5 months to maturity (8.41 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
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