

CONSERVATIONCAPITAL

Name of insurer	NTUC	Policy Number	NTUC 4618	Date of Sales Sheet	15 Aug 2026
Date Policy Started	30 Oct 2017	Premium Paid Till	Fully Paid	Date of Maturity	30 Oct 2035
Sum Guaranteed	\$86,535	Projected Bonus	\$31,343	Projected maturity Value	\$117,878
Initial investment	\$93,100	Total balance Premium	Fully Paid	Total invested	\$93,100
Balance Premium years	Fully Paid	Nett Premium Amount	Fully Paid	Annualized Returns	4.40%

Table of illustration

	2025	2026 – 2034	2035	Sub Total	Total
Guaranteed Annual Cash Back	-	-	\$12,747	\$12,747	
Projected Maturity Value	-	-	\$117,878	\$117,878	\$130,625
Premium Payable	-	-	-	-	-
Initial Capital	(\$93,100)	-	-	(\$93,100)	-
Total Payment (Premium payable + Initial Capital)					(\$93,100)
Projected Gain					\$37,525
% of Gain as a value of investment contributed					40.31%

Remarks

- 1) 40.31% gain is expected on this policy with 9 years 2 months to maturity (9.16 years).
 - 2) This plan will continue to give a guaranteed annual cash back of \$12,747 from 2036 – 2044, a total of 9 years, without continued payment of premium. Total = 9 years x \$12,747 = \$114,723 guaranteed.
 - 3) While surrender value will gradually decrease, the projected maturity value at the end of the policy in 2044 is \$19,036.
 - 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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