

# CONSERVATIONCAPITAL

<b>Name of insurer</b>	NTUC	<b>Policy Number</b>	NTUC 4618	<b>Date of Sales Sheet</b>	15 Jun 2026
<b>Date Policy Started</b>	30 Oct 2017	<b>Premium Paid Till</b>	Fully Paid	<b>Date of Maturity</b>	30 Oct 2035
<b>Sum Guaranteed</b>	\$86,535	<b>Projected Bonus</b>	\$31,343	<b>Projected maturity Value</b>	\$117,878
<b>Initial investment</b>	\$92,608	<b>Total balance Premium</b>	Fully Paid	<b>Total invested</b>	\$92,608
<b>Balance Premium years</b>	Fully Paid	<b>Nett Premium Amount</b>	Fully Paid	<b>Annualized Returns</b>	4.40%

## Table of illustration

	2025	2026 – 2034	2035	Sub Total	Total
<b>Guaranteed Annual Cash Back</b>	-	-	\$12,747	\$12,747	
<b>Projected Maturity Value</b>	-	-	\$117,878	\$117,878	\$130,625
<b>Premium Payable</b>	-	-	-	-	-
<b>Initial Capital</b>	(\$92,608)	-	-	(\$92,608)	-
<b>Total Payment (Premium payable + Initial Capital)</b>					(\$92,608)
<b>Projected Gain</b>					\$38,017
<b>% of Gain as a value of investment contributed</b>					41.05%

## Remarks

- 1) 41.05% gain is expected on this policy with 9 years 4 months to maturity (9.33 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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