

CONSERVATIONCAPITAL

Name of insurer	NTUC	Policy Number	NTUC 4920	Date of Sales Sheet	15 Jun 2026
Date Policy Started	24 May 2021	Premium Paid Till	24 May 2027	Date of Maturity	24 May 2041
Sum Guaranteed	\$46,732	Projected Bonus	\$13,331	Projected maturity Value	\$60,063
Initial investment	\$13,388	Total balance Premium	\$30,762	Total invested	\$44,150
Balance Premium years	9	Nett Premium Amount	\$3,418	Compounded / Simple Interest	5.01% / 4.91%
Annual Premium	\$5,769	Annual Cash Back	\$2,351	Nett Premium Amount	\$3,418

Table of illustration

	2026	2027 – 2035	2036 – 2040	2041	Sub Total	Total
Projected Annual Cash Back	-	-	\$2,351	\$4,645	\$16,400	
Projected Maturity Value	-	-	-	\$60,063	\$60,063	\$76,463
Premium Payable	-	(\$3,418)	-	-	(\$30,762)	-
Initial Capital	(\$13,388)	-	-	-	(\$13,388)	-
Total Payment (Premium payable + Initial Capital)						(\$44,150)
Projected Gain						\$32,313
% of Gain as a value of investment contributed						73.19%

Remarks

- 1) 73.19% gain is expected on this policy with 14 years 11 months to maturity (14.91 years).
- 2) This is a perpetual annuity that continues to give a projected annual cash back of \$2,351 (Guaranteed : \$1,204 , Non-guaranteed : \$1,147) from 2042 – 2063 without continued payment of premium, while surrender value increased gradually by approx. \$140 annually.
- 3) In 2051, the projected annual cash back is \$4,645 (Guaranteed : \$3,498 , Non-guaranteed : \$1,147) instead.
- 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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