

CONSERVATIONCAPITAL

Name of insurer	NTUC	Policy Number	NTUC 9243	Date of Sales Sheet	15 Oct 2026
Date Policy Started	28 Sep 2012	Premium Paid Till	28 Sep 2027	Date of Maturity	28 Sep 2037
Sum Guaranteed	\$6,312	Projected Bonus	\$30,830	Projected maturity Value	\$37,142
Initial investment	\$17,918	Total balance Premium	\$7,146	Total invested	\$25,064
Balance Premium years	10	Nett Premium Amount	\$714.60	Annualized Returns	5.00%
Annual Premium	\$2,307.60	Annual Cash Back	\$1,593	Nett Premium Amount	\$714.60

Table of illustration

	2026	2027 – 2036	2037	Sub Total	Total
Guaranteed Annual Cash Back	-	-	\$1,593	\$1,593	
Projected Maturity Value	-	-	\$37,142	\$37,142	\$38,735
Premium Payable	-	(\$714.60)	-	(\$7,146)	-
Initial Capital	(\$17,918)	-	-	(\$17,918)	-
Total Payment (Premium payable + Initial Capital)					(\$25,064)
Projected Gain					\$13,671
% of Gain as a value of investment contributed					54.54%

Remarks

- 1) 54.54% gain is expected on this policy with 10 years 11 months to maturity (10.91 years).
- 2) Annual cash back of \$1,593 is guaranteed and can be deposited with the insurer for another 3% interest per year.
- 3) 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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