

CONSERVATIONCAPITAL

Name of insurer	Prudential	Policy Number	PRU 2562	Date of Sales Sheet	15 Oct 2026
Date Policy Started	30 Jul 2022	Premium Paid Till	Fully Paid	Date of Maturity	30 Jul 2042
Sum Guaranteed	\$45,818	Projected Bonus	\$37,995	Projected maturity Value	\$83,813
Initial investment	\$63,565	Total balance Premium	Fully Paid	Total invested	\$63,565
Balance Premium years	Fully Paid	Nett Premium Amount	Fully Paid	Annualized Returns	5.00%

Table of illustration

	2026	2027 – 2041	2042	Sub Total	Total
Projected Annual Cash Back	-	\$1,863	\$1,863	\$29,808	
Projected Maturity Value	-	-	\$83,813	\$83,813	\$113,621
Premium Payable	-	-	-	-	-
Initial Capital	(\$63,565)	-	-	(\$63,565)	-
Total Payment (Premium payable + Initial Capital)					(\$63,565)
Projected Gain					\$50,056
% of Gain as a value of investment contributed					78.75%

Remarks

- 1) 78.75% gain is expected on this policy with 15 years 9 months to maturity (15.75 years).
- 2) This is a perpetual annuity that continues to give a projected annual cash back of \$2,608 (Guaranteed : \$745 , Non-guaranteed : \$1,863) from 2043 – 2062 without continued payment of premium, while surrender value increases gradually at approx. \$800 per annum.
- 3) Annual cash back of \$1,863 from 2027 – 2041 is projected (Guaranteed : \$745 , Non-guaranteed : \$1,118) and can be deposited with the insurer for another 3% interest per year.
- 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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