CONSERVATIONCAPITAL

Name of insurer	Prudential	Policy Number	PRU 3152	Date of Sales Sheet	15 Aug 2026
Date Policy Started	17 Jan 2024	Premium Paid Till	Fully Paid	Date of Maturity	17 Jan 2034
Sum Guaranteed	$42,840	Projected Bonus	$891	Projected maturity Value	$43,731
Initial investment	$39,000	Total balance Premium	Fully Paid	Total invested	$39,000
Balance Premium years	Fully Paid	Nett Premium Amount	Fully Paid	Annualized Returns	4.30%

Table of illustration

	2026	2027 – 2028	2029 – 2033	2034	Sub Total	Total
Projected Annual Cash Back	-	-	$1,284	$1,284	$7,704	
Projected Maturity Value	-	-	-	$43,731	$43,731	$51,435
Premium Payable	-	-	-	-	-	-
Initial Capital	($39,000)	-	-	-	($39,000)	-
Total Payment (Premium payable + Initial Capital)						($39,000)
Projected Gain						$12,435
% of Gain as a value of investment contributed						31.88%

Remarks

1) 31.88% gain is expected on this policy with 7 years 5 months to maturity (7.41 years).
2) This is a perpetual annuity plan that continues to give a projected monthly cash back of $107 (Guaranteed : $32 , Non-guaranteed : $75) from Feb 2034 – Jan 2068 without continued payment of premium hence $107 x 12 months = $1,284 annually, while surrender value increases gradually per annum.
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

CONSERVATION CAPITAL PTE LTD
TEL : 6222 0338 , EMAIL : INFO@CONSERVATIONCAPITAL.COM.SG