

CONSERVATIONCAPITAL

Name of insurer	Prudential	Policy Number	PRU 3765	Month of Sales Sheet	November 2020
Date Policy Started	27 July 2012	Premium paid till	27 July 2021	Date of Maturity	27 July 2027
Final Year Guaranteed	\$22,688	Final Year Projected Bonus	\$18,344	Final Year Projected Value	\$41,032
Initial investment	\$20,488	Total balance Premium	\$22,348.20	Total invested	\$42,834.40
Balance Premium years	6	Total Annual Premium	\$3,724.70	Compounded returns (xirr)	4.33%

Table of Returns

	2020	2021	2022	2023	2024	2025	2026	2027	Total
Returns (\$)		1,750.00	1,750.00	1,750.00	1,750.00	1,750.00	1,750.00	41,032.00	51,532
Total Invested (\$)	20,488.00	24,212.40	27,936.80	31,661.20	35,385.60	39,110.00	42,834.40	42,834.40	42,834.40
(Returns / Capital) %	0.00%	7.23%	6.26%	5.53%	4.95%	4.47%	4.09%	95.79%	120%

Table of Payment

	2020	2021	2022	2023	2024	2025	2026	2027	Total
Initial investment(\$)	20,488.00								
Balance premium(\$)		3,724.40	3,724.40	3,724.40	3,724.40	3,724.40	3,724.40		
Total invested(\$)	20,488.00	24,212.40	27,936.80	31,661.20	35,385.60	39,110.00	42,834.40	42,834.40	42834.40

Remarks:

- 1) Annual Payout of \$1,750 denoted by the * Sign is Guaranteed, and can be redeposited annually for an additional 3% per annum
- 2) Should all coupons be accumulated to maturity, the Maturity value would be \$52,692.
- 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 :	Signature
Name and IC	