CONSERVATION CAPITAL (

| Name of insurer | Prudential | Policy Number | PRU 4859 | Month of Sales Sheet | February 2020 |
|-----------------------|-------------|----------------------------|-------------|----------------------------|---------------|
| Date Policy Started | 19 Nov 2003 | Premium paid till | 19 Nov 2020 | Date of Maturity | 19 Nov 2024 |
| Final Year Guaranteed | \$18,440 | Final Year Projected Bonus | \$21,782 | Final Year Projected Value | \$40,222 |
| Initial investment | \$27,588 | Total balance Premium | \$13,031.20 | Total invested | \$40,619.20 |
| Balance Premium years | 4 | Total Annual Premium | \$3,257.80 | Compounded returns (xirr) | 4.15% |

Table of Returns

| | 2020 | 2021 | 2022 | 2023 | 2024 |
|---------------------|----------|----------|----------|----------|----------|
| Returns (\$) | 1,750.0* | 1,750.0* | 1,750.0* | 1,750.0* | 40,222.0 |
| Total Invested (\$) | 30,845.8 | 34,103.6 | 37,361.4 | 40,619.2 | 40,619.2 |
| Gain (%) | 5.67% | 5.13% | 4.68% | 4.31% | 99.02% |

Table of Payment

| | 2020 | 2021 | 2022 | 2023 | 2024 |
|------------------------|----------|----------|----------|----------|--------|
| Initial investment(\$) | 27,588 | | | | |
| Balance premium(\$) | 3,257.80 | 3,257.80 | 3,257.80 | 3,257.80 | |
| Total invested(\$) | 30,846 | 34,104 | 37,361 | 40,619 | 40,619 |

Remarks:

- 1) Annual Cash back denoted by the * sign is Guaranteed
- 2) 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 | |

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