

CONSERVATIONCAPITAL

Name of insurer	Prudential	Policy Number	PRU 8736	Month of Sales Sheet	November 2020
Date Policy Started	10 August 2015	Premium paid till	10 August 2021	Date of Maturity	10 August 2030
Final Year Guaranteed	\$33,707	Final Year Projected Bonus	\$29,117	Final Year Projected Value	\$62,824
Initial investment	\$17,088	Total balance Premium	\$54,557.01	Total invested	\$71,645.01
Balance Premium years	9	Total Annual Premium	\$6,061.89	Compounded returns (xirr)	4.50%

Table of Returns

	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	Total
Returns (\$)		2,825*	2,825*	2,825*	2,825*	2,825*	2,825*	2,825*	2,825*	2,825*	62,824.00	88,249
Total Invested (\$)	17,088	23,149.89	29,211.78	35,273.67	41,335.56	47,397.45	53,459.34	59,521.23	65,583.12	71,645.01	71,645	71,645
(Returns / Capital) %	0.00%	12.20%	9.67%	8.01%	6.83%	5.96%	5.28%	4.75%	4.31%	3.94%	87.69%	123.2%

Table of Payment

	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	Total
Initial investment(\$)	17,088	-	-	-	-	-	-	-	-	-	-	-
Balance premium(\$)	-	6,061.89	6,061.89	6,061.89	6,061.89	6,061.89	6,061.89	6,061.89	6,061.89	6,061.89	-	-
Total invested(\$)	17,088	23,149.89	29,211.78	35,273.67	41,335.56	47,397.45	53,459.34	59,521.23	65,583.12	71,645.01	71,645.01	71,645

Remarks:

- 1) Net Capital of \$25,071.34 has been invested in the policy. It is sold at a discount of \$7,983.34 (31.84%)
- 2) Annual Payout of \$2,825 denoted by the * Sign is Guaranteed
- 3) Annual cash back can be redeposited at a compounded interest of 3% per annum by the insurer. In this case, the final maturity value is \$92,385
- 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 :	Signature
Name and IC	



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