CONSERVATIONCAPITAL

Name of insurer	Singlife	**Policy Number**	SL 4081	**Date of Sales Sheet**	15 Nov 2026
Date Policy Started	2 Aug 2012	**Premium Paid Till**	2 Aug 2027	**Date of Maturity**	2 Aug 2047
Sum Guaranteed	$0	**Projected Bonus**	$129,926	**Projected maturity Value**	$129,926
Initial investment	$94,000	**Total balance Premium**	$22,671	**Total invested**	$116,671
Balance Premium years	5	**Nett Premium Amount**	$4,534.20	**Annualized Returns**	6.00%

Table of illustration

	2026	**2027 – 2031**	**2032 – 2037**	**2038 – 2046**	**2047**	**Sub Total**	**Total**
Guaranteed Annual Cash Back	-	-	-	$13,200	$13,200	$132,000	
Projected Maturity Value	-	-	-	-	$129,926	$129,926	$261,926
Premium Payable	-	($4,534.20)	-	-	-	($22,671)	-
Initial Capital	($94,000)	-	-	-	-	($94,000)	-
Total Payment (Premium payable + Initial Capital)							($116,671)
Projected Gain							$145,255
% of Gain as a value of investment contributed							124.50%

Remarks

1) 124.50% gain is expected on this policy with 20 years 9 months to maturity (20.75 years).

2) This plan will give a monthly guaranteed cash back of $1,100 from Sep 2037 – Aug 2047 without continued payment of premium.
Annually $1,100 x 12 = $13,200 for a total of 10 years, total $132,000, while the surrender value decreases gradually.

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

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