

CONSERVATIONCAPITAL

Name of insurer	Tokio Marine	Policy Number	TM 1164	Date of Sales Sheet	15 Jun 2026
Date Policy Started	20 Jun 2019	Premium Paid Till	Fully Paid	Date of Maturity	20 Jun 2027
Sum Guaranteed	\$46,541	Projected Bonus	\$1,713	Projected maturity Value	\$48,254
Initial investment	\$47,638	Total balance Premium	Fully Paid	Total invested	\$47,638
Balance Premium years	Fully Paid	Nett Premium Amount	Fully Paid	Compounded / Simple Interest	5.00% / 5.07%

Table of illustration

	2026	2027	Sub Total	Total
Projected Annual Cash Back	-	\$1,800	\$1,800	
Projected Maturity Value	-	\$48,254	\$48,254	\$50,054
Premium Payable	-	-	-	-
Initial Capital	(\$47,638)	-	(\$47,638)	-
Total Payment (Premium payable + Initial Capital)				(\$47,638)
Projected Gain				\$2,416
% of Gain as a value of investment contributed				5.07%

Remarks

- 1) 5.07% gain is expected on this policy with 1 year 0 months to maturity (1 year).
- 2) This is a perpetual annuity plan that continues to give a projected annual cash back of \$1,800 (Guaranteed : \$720 , Non-guaranteed : \$1,080) from 2028 – 2061 without continued payment of premium, while surrender value is constant at \$48,254 from 2028 – 2061.
- 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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