

CONSERVATIONCAPITAL

Name of insurer	Tokio Marine	Policy Number	TM 1854	Date of Sales Sheet	15 Jun 2026
Date Policy Started	21 Jul 2011	Premium Paid Till	Fully Paid	Date of Maturity	21 Jul 2041
Sum Guaranteed	\$67,900	Projected Bonus	\$24,175	Projected maturity Value	\$92,075
Initial investment	\$52,518	Total balance Premium	Fully Paid	Total invested	\$52,518
Balance Premium years	Fully Paid	Nett Premium Amount	Fully Paid	Annualized Returns	5.50%

Table of illustration

	2026	2027 – 2040	2041	Sub Total	Total
Guaranteed Annual Cash Back	-	-	\$4,000	\$4,000	
Projected Maturity Value	-	-	\$92,075	\$92,075	\$96,075
Premium Payable	-	-	-	-	-
Initial Capital	(\$52,518)	-	-	(\$52,518)	-
Total Payment (Premium payable + Initial Capital)					(\$52,518)
Projected Gain					\$43,557
% of Gain as a value of investment contributed					82.94%

Remarks

- 1) 82.94% gain is expected on this policy with 15 years 1 month to maturity (15.08 years).
- 2) This is a perpetual annuity plan that continues to give a guaranteed annual cash back of \$4,000 from 2042 – 2075 without continued payment of premium, while surrender value decreases gradually per annum.
- 3) The projected surrender value at year 2075 is \$61,886.
- 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 Name and IC	Signature
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