

CONSERVATIONCAPITAL

Name of insurer	Tokio Marine	Policy Number	TM 5912	Date of Sales Sheet	15 Oct 2026
Date Policy Started	19 Nov 2013	Premium Paid Till	Fully Paid	Date of Maturity	19 Nov 2043
Sum Guaranteed	\$45,428	Projected Bonus	\$36,731	Projected maturity Value	\$82,160
Initial investment	\$42,360	Total balance Premium	Fully Paid	Total invested	\$42,360
Balance Premium years	Fully Paid	Nett Premium Amount	Fully Paid	Annualized Returns	5.50%

Table of illustration

	2026	2027 – 2042	2043	Sub Total	Total
Projected Maturity Value	-	-	\$82,160		\$82,160
Premium Payable	-	-	-	-	-
Initial Capital	(\$42,360)	-	-	(\$42,360)	-
Total Payment (Premium payable + Initial Capital)					(\$42,360)
Projected Gain					\$39,800
% of Gain as a value of investment contributed					93.96%

Remarks

- 1) 93.96% gain is expected on this policy with 17 years 1 month to maturity (17.08 years).
- 2) This is a whole life plan that continues to grow at around 3.8% per annum without continued payment of premium.
- 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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CONSERVATION CAPITAL PTE LTD

TEL : 6222 0338 , EMAIL : INFO@CONSERVATIONCAPITAL.COM.SG