

# CONSERVATIONCAPITAL

<b>Name of insurer</b>	Tokio Marine	<b>Policy Number</b>	TM 9327	<b>Date of Sales Sheet</b>	15 Jun 2026
<b>Date Policy Started</b>	31 May 2018	<b>Premium Paid Till</b>	Fully Paid	<b>Date of Maturity</b>	31 May 2027
<b>Sum Guaranteed</b>	\$63,866	<b>Projected Bonus</b>	\$2,682	<b>Projected maturity Value</b>	\$66,548
<b>Initial investment</b>	\$66,128	<b>Total balance Premium</b>	Fully Paid	<b>Total invested</b>	\$66,128
<b>Balance Premium years</b>	Fully Paid	<b>Nett Premium Amount</b>	Fully Paid	<b>Compounded / Simple Interest</b>	5.00% / 5.26%

## Table of illustration

	2026	2027	Sub Total	Total
<b>Projected Annual Cash Back</b>	-	\$2,750	\$2,750	
<b>Projected Maturity Value</b>	-	\$66,548	\$66,548	\$69,298
<b>Premium Payable</b>	-	-	-	-
<b>Initial Capital</b>	(\$66,128)	-	(\$66,128)	-
<b>Total Payment (Premium payable + Initial Capital)</b>				(\$66,128)
<b>Projected Gain</b>				\$3,170
<b>% of Gain as a value of investment contributed</b>				4.79%

## Remarks

- 1) 4.79% gain is expected on this policy with 0 years 11 months to maturity (0.91 years).
- 2) This is a perpetual annuity plan that continues to give a projected annual cash back of \$2,750 (Guaranteed : \$1,100 , Non-guaranteed : \$1,650) from 2028 – 2061 without continued payment of premium, while surrender value is constant at \$66,548 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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