

# CONSERVATIONCAPITAL

<b>Name of insurer</b>	AIA	<b>Policy Number</b>	AIA 0373	<b>Date of Sales Sheet</b>	15 Jul 2024
<b>Date Policy Started</b>	31 Mar 2016	<b>Premium Paid Till</b>	31 Mar 2025	<b>Date of Maturity</b>	31 Mar 2043
<b>Sum Guaranteed</b>	\$0	<b>Projected Bonus</b>	\$46,656	<b>Projected maturity Value</b>	\$46,656
<b>Initial investment</b>	\$105,288	<b>Total balance Premium</b>	\$34,848	<b>Total invested</b>	\$140,136
<b>Balance Premium years</b>	3	<b>Nett Premium Amount</b>	\$11,616	<b>Annual Compounded Interest</b>	4.50%
<b>Annual Premium</b>	\$11,760	<b>Annual Cash Back</b>	\$144	<b>Nett Premium Amount</b>	\$11,616

## Table of illustration

	2024	2025 – 2027	2028	2029 – 2042	2043	Sub Total	Total
<b>Projected Annual Cash Back</b>	-	-	\$19,344	\$11,040	\$11,040	\$184,944	
<b>Projected Maturity Value</b>	-	-	-	-	\$46,656	\$46,656	\$231,600
<b>Premium Payable</b>	-	(\$11,616)	-	-	-	(\$34,848)	-
<b>Initial Capital</b>	(\$105,288)	-	-	-	-	(\$105,288)	-
<b>Total Payment (Premium payable + Initial Capital)</b>							(\$140,136)
<b>Projected Gain</b>							\$91,464
<b>% of Gain as a value of investment contributed</b>							65.27%

## Remarks

- 1) 65.27% gain is expected on this policy with 18 years 8 months to maturity (18.66 years).
- 2) Annual cash back of \$144 from year 2025 to 2027 is non-guaranteed and can be deposited with the insurer for another 3% interest per year.
- 3) Annual cash back of \$19,344 in year 2028 is projected (Guaranteed : \$19,200 , Non-guaranteed : \$144), and \$11,040 from year 2029 to 2043 is projected (Guaranteed : \$9,600 , Non-guaranteed : \$1,440), which can be deposited with the insurer for another 3% interest per year.
- 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
--------------------------------	-----------