

CONSERVATIONCAPITAL

Name of insurer	AIA	Policy Number	AIA 1757	Date of Sales Sheet	15 Oct 2024
Date Policy Started	22 Oct 2010	Premium Paid Till	Fully Paid	Date of Maturity	22 Oct 2030
Sum Guaranteed	\$23,280	Projected Bonus	\$16,064	Projected maturity Value	\$39,344
Initial investment	\$32,248	Total balance Premium	Fully Paid	Total invested	\$32,248
Balance Premium years	Fully Paid	Nett Premium Amount	Fully Paid	Annual Simple Interest	4.32%

Table of illustration

	2024	2025	2026	2027	2028	2029	2030	Sub Total	Total
Projected Annual Cash Back	\$362	\$292	\$221	\$150	\$78	\$80	\$83	\$1,266	
Projected Maturity Value	-	-	-	-	-	-	\$39,344	\$39,344	\$40,610
Premium Payable	-	-	-	-	-	-	-	-	-
Initial Capital	(\$32,248)	-	-	-	-	-	-	(\$32,248)	-
Total Payment (Premium payable + Initial Capital)									(\$32,248)
Projected Gain									\$8,362
% of Gain as a value of investment contributed									25.93%

Remarks

- 1) 25.93% gain is expected on this policy with 6 years 0 months to maturity (6 years).
- 2) This is a perpetual annuity plan that continues to give a passive projected annual cash back, while growing approx. \$1,600 in surrender value from year 2031 – 2087. A sample of the next 10 years is shown in Appendix A.
- 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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Appendix A

Year	Projected Annual Cash Back	Surrender Value
2031	\$88	\$40,867
2032	\$94	\$42,550
2033	\$103	\$44,154
2034	\$113	\$45,837
2035	\$123	\$47,980
2036	\$135	\$50,160
2037	\$147	\$52,457
2038	\$160	\$54,688
2039	\$174	\$57,034
2040	\$189	\$59,368