

CONSERVATIONCAPITAL

Name of insurer	AIA	Policy Number	AIA 6616	Date of Sales Sheet	15 Jul 2024
Date Policy Started	18 Nov 2016	Premium Paid Till	18 Nov 2024	Date of Maturity	18 Nov 2044
Sum Guaranteed	\$0	Projected Bonus	\$31,360	Projected maturity Value	\$31,360
Initial investment	\$51,488	Total balance Premium	\$33,500	Total invested	\$84,988
Balance Premium years	5	Nett Premium Amount	\$6,700	Annual Compounded Interest	4.50%
Annual Premium	\$6,800	Annual Cash Back	\$100	Nett Premium Amount	\$6,700

Table of illustration

	2024	2025 – 2028	2029	2030 – 2043	2044	Sub Total	Total	
Projected Annual Cash Back	-	-	\$12,100	\$7,000	\$7,000	\$117,100		
Projected Maturity Value	-	-	-	-	\$31,360	\$31,360	\$148,460	
Premium Payable	(\$6,700)	(\$6,700)	-	-	-	(\$33,500)	-	
Initial Capital	(\$51,488)	-	-	-	-	(\$51,488)	-	
Total Payment (Premium payable + Initial Capital)								(\$84,988)
Projected Gain								\$63,472
% of Gain as a value of investment contributed								74.68%

Remarks

- 1) 74.68% gain is expected on this policy with 20 years 4 months to maturity (20.33 years).
- 2) Annual cash back of \$100 from year 2024 to 2028 is non-guaranteed and can be deposited with the insurer for another 3% interest per year.
- 3) Annual cash back of \$12,100 in year 2029 is projected (Guaranteed : \$12,000 , Non-guaranteed : \$100), and \$7,000 from years 2030 to 2044 is projected (Guaranteed : \$6,000 , Non-guaranteed : \$1,000), 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
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