

# CONSERVATIONCAPITAL

<b>Name of insurer</b>	AIA	<b>Policy Number</b>	AIA 7653	<b>Date of Sales Sheet</b>	15 Jul 2024
<b>Date Policy Started</b>	22 Sep 2011	<b>Premium Paid Till</b>	22 Sep 2024	<b>Date of Maturity</b>	22 Sep 2031
<b>Sum Guaranteed</b>	\$12,700	<b>Projected Bonus</b>	\$6,600	<b>Projected maturity Value</b>	\$19,300
<b>Initial investment</b>	\$14,078	<b>Total balance Premium</b>	\$2,490	<b>Total invested</b>	\$16,568
<b>Balance Premium years</b>	2	<b>Nett Premium Amount</b>	\$1,245	<b>Compounded / Simple Interest</b>	4.10% / 4.25%

## Table of illustration

	2024	2025	2026 – 2030	2031	Sub Total	Total
<b>Projected Annual Cash Back</b>	Refer to Appendix A				\$2,315	
<b>Projected Maturity Value</b>	-	-	-	\$19,300	\$19,300	\$21,615
<b>Premium Payable</b>	(\$1,245)	(\$1,245)	-	-	(\$2,490)	-
<b>Initial Capital</b>	(\$14,078)	-	-	-	(\$14,078)	-
<b>Total Payment (Premium payable + Initial Capital)</b>						(\$16,568)
<b>Projected Gain</b>						\$5,047
<b>% of Gain as a value of investment contributed</b>						30.46%

## Remarks

- 1) 30.46% gain is expected on this policy with 7 years 2 months to maturity (7.16 years).
- 2) The projected annual cash back from years 2024 – 2031 is shown in Appendix A.
- 3) This is a perpetual annuity that continues to give an annual projected cash back from year 2032 – 2092 without continued payment of premium, while surrender value grows at approx. \$700 annually. A sample of the next 10 years is shown in Appendix B.
- 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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**Appendix A**

<b>Year</b>	<b>Projected Annual Cash Back</b>
2024	\$345
2025	\$350
2026	\$355
2027	\$321
2028	\$288
2029	\$253
2030	\$218
2031	\$185

**Appendix B**

<b>Year</b>	<b>Projected Annual Cash Back</b>	<b>Surrender Value</b>
2032	\$167	\$20,080
2033	\$150	\$20,878
2034	\$135	\$21,659
2035	\$122	\$22,489
2036	\$109	\$23,500
2037	\$99	\$24,463
2038	\$94	\$25,543
2039	\$100	\$26,691
2040	\$108	\$27,845
2041	\$116	\$29,016