

CONSERVATIONCAPITAL

Name of insurer	AIA	Policy Number	AIA 7664	Date of Sales Sheet	15 Jul 2024
Date Policy Started	17 May 2012	Premium Paid Till	17 May 2025	Date of Maturity	17 May 2032
Sum Guaranteed	\$11,560	Projected Bonus	\$7,286	Projected maturity Value	\$18,846
Initial investment	\$13,178	Total balance Premium	\$2,516.40	Total invested	\$15,694.40
Balance Premium years	2	Nett Premium Amount	\$1,258.20	Compounded / Simple Interest	4.10% / 4.28%

Table of illustration

	2024	2025 – 2026	2027 – 2031	2032	Sub Total	Total
Projected Annual Cash Back	-	Refer to Appendix A			\$2,105	
Projected Maturity Value	-	-	-	\$18,846	\$18,846	\$20,951
Premium Payable	-	(\$1,258.20)	-	-	(\$2,516.40)	-
Initial Capital	(\$13,178)	-	-	-	(\$13,178)	-
Total Payment (Premium payable + Initial Capital)						(\$15,694.40)
Projected Gain						\$5,256.60
% of Gain as a value of investment contributed						33.49%

Remarks

- 1) 33.49% gain is expected on this policy with 7 years 10 months to maturity (7.83 years).
- 2) Annual cash back from year 2025 to 2032 (seen in Appendix A) is non-guaranteed and can be deposited with the insurer for another 3% interest per year.
- 3) This is a perpetual annuity that continues to give a projected annual cash back to year 2065 without continued payment while growing in surrender value by approx. \$600 annually. A sample of the next 10 years can be seen 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

Year	Projected Annual Cash Back
2025	\$311
2026	\$315
2027	\$321
2028	\$291
2029	\$262
2030	\$232
2031	\$201
2032	\$172

Appendix B

Year	Projected Annual Cash Back	Surrender Value
2033	\$155	\$19,471
2034	\$140	\$20,095
2035	\$126	\$20,719
2036	\$113	\$21,344
2037	\$102	\$22,000
2038	\$92	\$22,764
2039	\$97	\$23,537
2040	\$104	\$24,379
2041	\$112	\$25,163
2042	\$121	\$26,001