

CONSERVATIONCAPITAL

Name of insurer	AIA	Policy Number	AIA 8323	Date of Sales Sheet	15 Mar 2024
Date Policy Started	20 Jun 2009	Premium Paid Till	Fully Paid	Date of Maturity	20 Jun 2049
Sum Guaranteed	\$55,350	Projected Bonus	\$115,920	Projected maturity Value	\$171,270
Initial investment	\$114,588	Total balance Premium	Fully Paid	Total invested	\$114,588
Balance Premium years	Fully Paid	Nett Premium Amount	Fully Paid	Annual Simple Interest	4.70%

Table of illustration

	2024	2025 – 2048	2049	Sub Total	Total
Projected Annual Cash Back	\$3,050	\$3,050	\$3,050	\$79,300	
Projected Maturity Value	-	-	\$171,270	\$171,270	\$250,570
Premium Payable	-	-	-	-	-
Initial Capital	(\$114,588)	-	-	(\$114,588)	-
Total Payment (Premium payable + Initial Capital)					(\$114,588)
Projected Gain					\$135,982
% of Gain as a value of investment contributed					118.67%

Remarks

- 1) 118.67% gain is expected on this policy with 25 years 3 months to maturity (25.25 years).
- 2) This is a perpetual annuity that continues to give an annual cash back of \$3,050 (Guaranteed : \$2,250 , Non-guaranteed : \$800) annually to year 2090 without continued payment of premium.
- 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
--------------------------------	-----------