

CONSERVATIONCAPITAL

Name of insurer	AIA	Policy Number	AIA 8546	Date of Sales Sheet	15 Jul 2024
Date Policy Started	10 Oct 2007	Premium Paid Till	Fully Paid	Date of Maturity	10 Oct 2027
Sum Guaranteed	\$30,850	Projected Bonus	\$4,650	Projected maturity Value	\$35,500
Initial investment	\$32,348	Total balance Premium	Fully Paid	Total invested	\$32,348
Balance Premium years	Fully Paid	Nett Premium Amount	Fully Paid	Compounded / Simple Interest	4.20% / 4.30%

Table of illustration

	2024	2025	2026	2027	Sub Total	Total
Projected Annual Cash Back	\$322	\$335	\$349	\$363	\$1,369	
Projected Maturity Value	-	-	-	\$35,500	\$35,500	\$36,869
Premium Payable	-	-	-	-	-	-
Initial Capital	(\$32,348)	-	-	-	(\$32,348)	-
Total Payment (Premium payable + Initial Capital)						(\$32,348)
Projected Gain						\$4,521
% of Gain as a value of investment contributed						13.98%

Remarks

- 1) 13.98% gain is expected on this policy with 3 years 3 months to maturity (3.25 years).
- 2) Annual cash back from year 2024 – 2027 shown in the table above is non-guaranteed and can be deposited with the insurer for another 3% interest annually.
- 3) This is a perpetual annuity that continues to give an annual cash dividend to year 2057 without continued payment of premium while surrender value increases by approx. \$800 annually. A sample of the next 10 years is shown in Appendix A.
- 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	Surrender Value
2028	\$379	\$36,383
2029	\$394	\$37,215
2030	\$410	\$38,048
2031	\$425	\$39,030
2032	\$441	\$39,869
2033	\$457	\$40,708
2034	\$473	\$41,665
2035	\$489	\$42,460
2036	\$507	\$43,255
2037	\$525	\$44,238