

CONSERVATIONCAPITAL

Name of insurer	Aviva	Policy Number	AV 2224	Date of Sales Sheet	15 Dec 2024
Date Policy Started	26 Nov 2020	Premium Paid Till	26 Nov 2025	Date of Maturity	26 Nov 2033
Sum Guaranteed	\$35,315	Projected Bonus	\$8,481	Projected maturity Value	\$43,796
Initial investment	\$18,535	Total balance Premium	\$12,925.50	Total invested	\$31,460.50
Balance Premium years	3	Nett Premium Amount	\$4,308.50	Annual Simple Interest	4.40%

Table of illustration

	2024	2025 – 2027	2028 – 2032	2033	Sub Total	Total
Projected Maturity Value	-	-	-	\$43,796		\$43,796
Premium Payable	-	(\$4,308.50)	-	-	(\$12,925.50)	-
Initial Capital	(\$18,535)	-	-	-	(\$18,535)	-
Total Payment (Premium payable + Initial Capital)						(\$31,460.50)
Projected Gain						\$12,335.50
% of Gain as a value of investment contributed						39.21%

Remarks

- 1) 39.21% gain is expected on this policy with 8 years 11 months to maturity (8.91 years).
- 2) This plan will continue to give a passive guaranteed monthly income of \$350 from Dec 2033 – Nov 2043 for 10 years. annually \$4,200, total \$42,000 guaranteed. Meanwhile the surrender value decreases gradually from 2034 – 2043.
- 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
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