

CONSERVATIONCAPITAL

Name of insurer	Aviva	Policy Number	AV 6401	Date of Sales Sheet	15 Nov 2024
Date Policy Started	29 Jul 2015	Premium Paid Till	Fully Paid	Date of Maturity	29 Jul 2030
Sum Guaranteed	\$95,550	Projected Bonus	\$35,382	Projected maturity Value	\$130,932
Initial investment	\$132,228	Total balance Premium	Fully Paid	Total invested	\$132,228
Balance Premium years	Fully Paid	Nett Premium Amount	Fully Paid	Compounded / Simple Interest	4.50% / 4.39%

Table of illustration

	2024	2025 – 2029	2030	Sub Total	Total
Guaranteed Annual Cash Back	-	\$6,825	-	\$34,125	
Projected Maturity Value	-	-	\$130,932	\$130,932	\$165,057
Premium Payable	-	-	-	-	-
Initial Capital	(\$132,228)	-	-	(\$132,228)	-
Total Payment (Premium payable + Initial Capital)					(\$132,228)
Projected Gain					\$32,829
% of Gain as a value of investment contributed					24.83%

Remarks

- 1) 24.83% gain is expected on this policy with 5 years 8 months to maturity (5.66 years).
- 2) This policy gives a guaranteed annual returns of 5.16% annually based on capital invested.
- 3) Annual cash back of \$6,825 is guaranteed and can be deposited with the insurer for another 3% interest per year.
- 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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