

CONSERVATIONCAPITAL

Name of insurer	Aviva	Policy Number	AV 2987	Month of Sales Sheet	November 2023
Date Policy Started	11 September 2019	Premium Paid Till	Fully Paid	Date of Maturity	11 Sept 2024
Sum Guaranteed	\$69,674	Projected Bonus	\$1,811	Projected maturity Value	\$71,485
Initial investment	\$71,028	Total balance Premium	Fully Paid	Total invested	\$71,028
Balance Premium years	Fully Paid	Nett Premium Amount	Fully Paid	Compounded / Simple Interest	5.01% / 5.17%

Table of illustration

	2023	2024	Sub Total	Total
Projected Cash Back		\$2,604	\$2,604	-
Projected Maturity Value	-	\$71,485	\$71,485	\$74,089
Premium Payable	-	-	-	-
Initial Capital	(\$71,028)	-	-	-
Total Payment (Premium payable + Initial Capital)				(\$71,028)
Projected Gain				\$3,061
% of Gain as a value of investment contributed				4.31%

Remarks

- 1) 4.31% gain is expected on this policy with 0 year 10 months to maturity (0.833 years).
- 2) Cash back of \$2,604, is receivable from year 2024 to year 2060. (guaranteed = 924, Projected bonus = \$1,680) while the surrender value still rises yearly by a very small amount.
- 3) This is an annuity plan that continues to grow at around 3.5% per annum (SV + CB) without continued payment of premium
- 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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