

CONSERVATIONCAPITAL

Name of insurer	eTiQa	Policy Number	ET 3108	Date of Sales Sheet	15 Nov 2024
Date Policy Started	14 Jan 2015	Premium Paid Till	14 Jan 2025	Date of Maturity	14 Jan 2030
Sum Guaranteed	\$42,900	Projected Bonus	\$38,102	Projected maturity Value	\$81,002
Initial investment	\$45,688	Total balance Premium	\$20,982	Total invested	\$66,670
Balance Premium years	5	Nett Premium Amount	\$4,196.40	Compounded / Simple Interest	4.40% / 4.17%
Annual Premium	\$8,096.40	Annual Cash Back	\$3,900	Nett Premium Amount	\$4,196.40

Table of illustration

	2024	2025 – 2029	2030	Sub Total	Total
Projected Maturity Value	-	-	\$81,002		\$81,002
Premium Payable	-	(\$4,196.40)	-	(\$20,982)	-
Initial Capital	(\$45,688)	-	-	(\$45,688)	-
Total Payment (Premium payable + Initial Capital)					(\$66,670)
Projected Gain					\$14,332
% of Gain as a value of investment contributed					21.50%

Remarks

- 1) 21.50% gain is expected on this policy with 5 years 2 months to maturity (5.16 years).
- 2) Annual cash back of \$3,900 is guaranteed and can be deposited with the insurer for another 3% interest per year.
- 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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