

CONSERVATIONCAPITAL

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|------------------------------|---------------|------------------------------|-------------|-----------------------------------|-------------|
| Name of insurer | Great Eastern | Policy Number | GE 2756 | Date of Sales Sheet | 15 Aug 2024 |
| Date Policy Started | 10 Sep 2001 | Premium Paid Till | 10 Sep 2024 | Date of Maturity | 10 Sep 2031 |
| Sum Guaranteed | \$6,550 | Projected Bonus | \$30,000 | Projected maturity Value | \$36,550 |
| Initial investment | \$29,818 | Total balance Premium | \$8,890 | Total invested | \$38,708 |
| Balance Premium years | 7 | Nett Premium Amount | \$1,270 | Annual Compounded Interest | 4.10% |

Table of illustration

| | 2024 | 2025 | 2026 | 2027 – 2030 | 2031 | Sub Total | Total |
|--|------------|-----------|-----------|---------------------|----------|-------------|-------------|
| Projected Annual Cash Back | \$371 | \$374.50 | \$4,878 | Refer to Appendix A | \$4,896 | \$12,068.50 | |
| Projected Maturity Value | - | - | - | - | \$36,550 | \$36,550 | \$48,618.50 |
| Premium Payable | (\$1,270) | (\$1,270) | (\$1,270) | (\$1,270) | - | (\$8,890) | - |
| Initial Capital | (\$29,818) | - | - | - | - | (\$29,818) | - |
| Total Payment (Premium payable + Initial Capital) | | | | | | | (\$38,708) |
| Projected Gain | | | | | | | \$9,910.50 |
| % of Gain as a value of investment contributed | | | | | | | 25.60% |

Remarks

- 1) 25.60% gain is expected on this policy with 7 years 1 month to maturity (7.08 years).
- 2) Annual cash back from 2024 – 2025 and 2027 – 2030 is non-guaranteed and can be deposited with the insurer for another 3% interest per year.
- 3) Annual cash back in 2026 (Guaranteed : \$4,500 , Non-guaranteed : \$378) and 2031 (Guaranteed : \$4,500 , Non-guaranteed : \$396) is projected and can be deposited with the insurer for another 3% interest per year.
- 4) This is a perpetual annuity that continues to give a projected annual cash back from 2032 – 2099 with continued payment of premium, while surrender value increases by approx. \$1,600 annually. A sample of the next 10 years can be seen in Appendix B.
- 5) 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 | Signature |
| Name and IC | |

Appendix A

| Year | Projected Annual Cash Back |
|-------------|-----------------------------------|
| 2027 | \$382 |
| 2028 | \$385.50 |
| 2029 | \$389 |
| 2030 | \$392.50 |

Appendix B

| Year | Projected Annual Cash Back | Surrender Value |
|-------------|-----------------------------------|------------------------|
| 2032 | \$400 | \$38,200 |
| 2033 | \$403.50 | \$40,100 |
| 2034 | \$407 | \$42,050 |
| 2035 | \$410.50 | \$44,000 |
| 2036 | \$414 | \$46,000 |
| 2037 | \$418 | \$48,050 |
| 2038 | \$421.50 | \$50,100 |
| 2039 | \$425 | \$52,150 |
| 2040 | \$428.50 | \$54,300 |
| 2041 | \$432 | \$56,450 |