

# CONSERVATIONCAPITAL

<b>Name of insurer</b>	Great Eastern	<b>Policy Number</b>	GE 3286	<b>Date of Sales Sheet</b>	15 Dec 2024
<b>Date Policy Started</b>	13 Dec 2012	<b>Premium Paid Till</b>	13 Dec 2025	<b>Date of Maturity</b>	13 Dec 2052
<b>Sum Guaranteed</b>	\$132,660	<b>Projected Bonus</b>	\$88,000	<b>Projected maturity Value</b>	\$220,660
<b>Initial investment</b>	\$171,408	<b>Total balance Premium</b>	\$15,866.40	<b>Total invested</b>	\$187,274.40
<b>Balance Premium years</b>	2	<b>Nett Premium Amount</b>	\$7,933.20	<b>Annual Simple Interest</b>	5.00%
<b>Annual Premium</b>	\$12,333.20	<b>Annual Cash Back</b>	\$4,400	<b>Nett Premium Amount</b>	\$7,933.20

## Table of illustration

	2024	2025 – 2026	2027 – 2051	2052	Sub Total	Total
<b>Projected Annual Cash Back</b>	-	-	\$8,800	\$8,800	\$228,800	
<b>Projected Maturity Value</b>	-	-	-	\$220,660	\$220,660	\$449,460
<b>Premium Payable</b>	-	(\$7,933.20)	-	-	(\$15,866.40)	-
<b>Initial Capital</b>	(\$171,408)	-	-	-	(\$171,408)	-
<b>Total Payment (Premium payable + Initial Capital)</b>						(\$187,274.40)
<b>Projected Gain</b>						\$262,185.60
<b>% of Gain as a value of investment contributed</b>						140.00%

## Remarks

- 1) 140.00% gain is expected on this policy with 28 years 0 months to maturity (28 years).
- 2) This is a perpetual annuity that continues to give a projected annual cash back of \$8,800 (Guaranteed : \$4,400 , Non-guaranteed : \$4,400) without continued payment of premium from year 2053 to year 2107, while surrender value grows approx. \$3,000 annually.
- 3) The sample of the next 10 years is shown in Appendix A.
- 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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**Appendix A**

<b>Year</b>	<b>Projected Annual Cash Back</b>	<b>Surrender Value</b>
2053	\$8,800	\$223,740
2054	\$8,800	\$226,820
2055	\$8,800	\$230,120
2056	\$8,800	\$233,420
2057	\$8,800	\$236,720
2058	\$8,800	\$240,020
2059	\$8,800	\$243,320
2060	\$8,800	\$246,620
2061	\$8,800	\$250,140
2062	\$8,800	\$253,660