

CONSERVATIONCAPITAL

Name of insurer	Great Eastern	Policy Number	GE 9216	Date of Sales Sheet	15 Dec 2024
Date Policy Started	10 Aug 2017	Premium Paid Till	10 Aug 2025	Date of Maturity	10 Aug 2047
Sum Guaranteed	\$19,565	Projected Bonus	\$8,820	Projected maturity Value	\$28,385
Initial investment	\$21,438	Total balance Premium	\$6,400.80	Total invested	\$27,838.80
Balance Premium years	2	Nett Premium Amount	\$3,200.40	Simple / Compounded Interest	4.75% / 4.60%
Annual Premium	\$3,480.40	Annual Cash Back	\$280	Nett Premium Amount	\$3,200.40

Table of illustration

	2024	2025 – 2026	2027 – 2046	2047	Sub Total	Total
Projected Annual Cash Back	-	-	\$1,400	\$1,400	\$29,400	
Projected Maturity Value	-	-	-	\$28,385	\$28,385	\$57,785
Premium Payable	-	(\$3,200.40)	-	-	(\$6,400.80)	-
Initial Capital	(\$21,438)	-	-	-	(\$21,438)	-
Total Payment (Premium payable + Initial Capital)						(\$27,838.80)
Projected Gain						\$29,946.20
% of Gain as a value of investment contributed						107.57%

Remarks

- 1) 107.57% gain is expected on this policy with 22 years 8 months to maturity (22.66 years).
- 2) This is a perpetual annuity plan that continues to give a passive income of \$1,400 (Guaranteed : \$700 , Non-guaranteed : \$700) from 2048 – 2108. While growing in surrender value by approx. \$400 annually. A sample of the next 10 years is shown in Appendix A.
- 3) \$24,362.80 has been invested in the policy so far. This plan is sold at a discount of \$2,924.80 off the capital invested.
- 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

Year	Projected Annual Cash Back	Surrender Value
2048	\$1,400	\$28,819
2049	\$1,400	\$29,253
2050	\$1,400	\$29,687
2051	\$1,400	\$30,121
2052	\$1,400	\$30,555
2053	\$1,400	\$31,024
2054	\$1,400	\$31,458
2055	\$1,400	\$31,927
2056	\$1,400	\$32,396
2057	\$1,400	\$36,785