

CONSERVATIONCAPITAL

Name of insurer	Manulife	Policy Number	MN 2191	Date of Sales Sheet	15 Aug 2024
Date Policy Started	2 Feb 2016	Premium Paid Till	Fully Paid	Date of Maturity	2 Feb 2031
Sum Guaranteed	\$69,875	Projected Bonus	\$15,104	Projected maturity Value	\$84,979
Initial investment	\$90,008	Total balance Premium	Fully Paid	Total invested	\$90,008
Balance Premium years	Fully Paid	Nett Premium Amount	Fully Paid	Annual Compounded Interest	4.00%

Table of illustration

	2024	2025 – 2030	2031	Sub Total	Total
Guaranteed Annual Cash Back	-	\$4,500	-	\$27,000	
Projected Maturity Value	-	-	\$84,979	\$84,979	\$111,979
Premium Payable	-	-	-	-	-
Initial Capital	(\$90,008)	-	-	(\$90,008)	-
Total Payment (Premium payable + Initial Capital)					(\$90,008)
Projected Gain					\$21,971
% of Gain as a value of investment contributed					24.41%

Remarks

- 1) 24.41% gain is expected on this policy with 6 years 6 months to maturity (6.50 years).
- 2) Annual cash back of \$4,500 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	Signature
Name and IC	

CONSERVATION CAPITAL PTE LTD

TEL : 6222 0338 , EMAIL : INFO@CONSERVATIONCAPITAL.COM.SG