

CONSERVATIONCAPITAL

Name of insurer	Manulife	Policy Number	MN 2852	Date of Sales Sheet	15 Apr 2024
Date Policy Started	15 Jun 2016	Premium Paid Till	15 Jun 2024	Date of Maturity	15 Jun 2034
Sum Guaranteed	\$74,512	Projected Bonus	\$30,223	Projected maturity Value	\$104,735
Initial investment	\$85,018	Total balance Premium	\$18,412.80	Total invested	\$103,430.80
Balance Premium years	2	Nett Premium Amount	\$9,206.40	Compounded / Simple Interest	4.70% / 4.69%
Annual Premium	\$15,206.40	Annual Cash Back	\$6,000	Nett Premium Amount	\$9,206.40

Table of illustration

	2024	2025	2026 – 2033	2034	Sub Total	Total
Guaranteed Annual Cash Back	-	-	\$6,000	-	\$48,000	
Projected Maturity Value	-	-	-	\$104,735	\$104,735	\$152,735
Premium Payable	(\$9,206.40)	(\$9,206.40)	-	-	(\$18,412.80)	-
Initial Capital	(\$85,018)	-	-	-	(\$85,018)	-
Total Payment (Premium payable + Initial Capital)						(\$103,430.80)
Projected Gain						\$49,304.20
% of Gain as a value of investment contributed						47.67%

Remarks

- 1) 47.67% gain is expected on this policy with 10 years 2 months to maturity (10.16 years).
- 2) Annual cash back of \$6,000 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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