



CAPITAL CONSERVATION

Name of insurer	Manulife	Policy Number	MN 64282	Date of Sales Sheet	15 Aug 2024
Date Policy Started	27 Dec 2016	Premium Paid Till	Fully Paid	Date of Maturity	27 Dec 2036
Sum Guaranteed	\$86,187	Projected Bonus	\$128,655	Projected maturity Value	\$214,842
Initial investment	\$222,588	Total balance Premium	Fully Paid	Total invested	\$222,588
Balance Premium years	Fully Paid	Nett Premium Amount	Fully Paid	Annual Compounded Interest	5.00%

Table of illustration

	2024	2025 – 2035	2036	Sub Total	Total
Guaranteed Annual Cash Back	\$11,500	\$11,500	-	\$138,000	
Projected Maturity Value	-	-	\$214,842	\$214,842	\$352,842
Premium Payable	-	-	-	-	-
Initial Capital	(\$222,588)	-	-	(\$222,588)	-
Total Payment (Premium payable + Initial Capital)					(\$222,588)
Projected Gain					\$130,254
% of Gain as a value of investment contributed					58.52%

Remarks

- 1) 58.52% gain is expected on this policy with 12 years 4 months to maturity (12.33 years).
- 2) This plan gives 5.16% annual returns of your capital from 2024 to 2035, without payment of premium.
- 3) Annual cash back of \$11,500 is guaranteed and can be deposited with the insurer for another 3% interest per year.
- 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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