

# CONSERVATIONCAPITAL

<b>Name of insurer</b>	Manulife	<b>Policy Number</b>	MN 4439	<b>Date of Sales Sheet</b>	15 Dec 2023
<b>Date Policy Started</b>	21 May 2013	<b>Premium Paid Till</b>	21 May 2024	<b>Date of Maturity</b>	21 May 2026
<b>Sum Guaranteed</b>	\$60,471	<b>Projected Bonus</b>	\$13,015	<b>Projected maturity Value</b>	\$73,486
<b>Initial investment</b>	\$56,298	<b>Total balance Premium</b>	\$9,378.30	<b>Total invested</b>	\$65,676.30
<b>Balance Premium years</b>	2	<b>Nett Premium Amount</b>	\$4,689.15	<b>Annual Compounded Interest</b>	5.00%

## Table of illustration

	2023	2024 – 2025	2026	Sub Total	Total
<b>Projected Maturity Value</b>	-	-	\$73,486		\$73,486
<b>Premium Payable</b>	-	(\$4,689.15)	-	(\$9,378.30)	-
<b>Initial Capital</b>	(\$56,298)	-	-	(\$56,298)	-
<b>Total Payment (Premium payable + Initial Capital)</b>					(\$65,676.30)
<b>Projected Gain</b>					\$7,809.70
<b>% of Gain as a value of investment contributed</b>					11.89%

## Remarks

- 1) 11.89% gain is expected on this policy with 2 years 5 months to maturity (2.41 years).
- 2) Clients can choose to keep the plan as it will give an annual cash back of \$4,791 (Guaranteed : \$3,023 , Non-guaranteed : \$1,768) from year 2027 to 2046.
- 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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