

# CONSERVATIONCAPITAL

<b>Name of insurer</b>	Manulife	<b>Policy Number</b>	MN 4573	<b>Date of Sales Sheet</b>	15 Aug 2024
<b>Date Policy Started</b>	5 Jul 2017	<b>Premium Paid Till</b>	5 Jul 2025	<b>Date of Maturity</b>	5 Jul 2032
<b>Sum Guaranteed</b>	\$20,023	<b>Projected Bonus</b>	\$9,929	<b>Projected maturity Value</b>	\$29,952
<b>Initial investment</b>	\$26,008	<b>Total balance Premium</b>	\$5,167.24	<b>Total invested</b>	\$31,175.24
<b>Balance Premium years</b>	2	<b>Nett Premium Amount</b>	\$2,583.62	<b>Compounded / Simple Interest</b>	4.10% / 4.04%
<b>Annual Premium</b>	\$3,599.62	<b>Annual Cash Back</b>	\$1,016	<b>Nett Premium Amount</b>	\$2,583.62

## Table of illustration

	2024	2025 – 2026	2027	2028 – 2031	2032	Sub Total	Total
<b>Guaranteed Annual Cash Back</b>	-	-	\$1,016	\$2,540	-	\$11,176	
<b>Projected Maturity Value</b>	-	-	-	-	\$29,952	\$29,952	\$41,128
<b>Premium Payable</b>	-	(\$2,583.62)	-	-	-	(\$5,167.24)	-
<b>Initial Capital</b>	(\$26,008)	-	-	-	-	(\$26,008)	-
<b>Total Payment (Premium payable + Initial Capital)</b>							(\$31,175.24)
<b>Projected Gain</b>							\$9,952.76
<b>% of Gain as a value of investment contributed</b>							31.93%

## Remarks

- 1) 31.93% gain is expected on this policy with 7 years 11 months to maturity (7.91 years).
- 2) Annual cash back of \$1,016 from 2025 – 2027 and \$2,540 from 2028 – 2031 are 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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