

CONSERVATIONCAPITAL

Name of insurer	Manulife	Policy Number	MN 5010	Date of Sales Sheet	15 Apr 2024
Date Policy Started	22 Jan 2020	Premium Paid Till	22 Jan 2025	Date of Maturity	22 Jan 2032
Sum Guaranteed	\$21,769	Projected Bonus	\$5,586	Projected maturity Value	\$27,355
Initial investment	\$16,088	Total balance Premium	\$25,222.19	Total invested	\$41,310.19
Balance Premium years	7	Nett Premium Amount	\$3,603.17	Annual Compounded Interest	4.40%

Table of illustration

	2024	2025	2026 – 2031	2032	Sub Total	Total
Guaranteed Annual Cash Back	-	-	\$3,603	-	\$21,618	
Projected Maturity Value	-	-	-	\$27,355	\$27,355	\$48,973
Premium Payable	-	(\$3,603.17)	(\$3,603.17)	-	(\$25,222.19)	-
Initial Capital	(\$16,088)	-	-	-	(\$16,088)	-
Total Payment (Premium payable + Initial Capital)						(\$41,310.19)
Projected Gain						\$7,662.81
% of Gain as a value of investment contributed						18.55%

Remarks

- 1) 18.55% gain is expected on this policy with 7 years 9 months to maturity (7.75 years).
- 2) Annual cash back of \$3,603 from year 2026 – 2031 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	

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