

CONSERVATIONCAPITAL

Name of insurer	Manulife	Policy Number	MN 5062	Date of Sales Sheet	15 Dec 2024
Date Policy Started	21 Aug 2017	Premium Paid Till	21 Aug 2025	Date of Maturity	21 Aug 2032
Sum Guaranteed	\$20,471	Projected Bonus	\$6,842	Projected maturity Value	\$27,313
Initial investment	\$23,938	Total balance Premium	\$5,193.58	Total invested	\$29,131.58
Balance Premium years	2	Nett Premium Amount	\$2,596.79	Compounded / Simple Interest	4.30% / 4.21%
Annual Premium	\$3,616.79	Annual Cash Back	\$1,020	Nett Premium Amount	\$2,596.79

Table of illustration

	2024	2025 – 2026	2027	2028 – 2031	2032	Sub Total	Total
Guaranteed Annual Cash Back	-	-	\$1,020	\$2,550	-	\$11,220	
Projected Maturity Value	-	-	-	-	\$27,313	\$27,313	\$38,533
Premium Payable	-	(\$2,596.79)	-	-	-	(\$5,193.58)	-
Initial Capital	(\$23,938)	-	-	-	-	(\$23,938)	-
Total Payment (Premium payable + Initial Capital)							(\$29,131.58)
Projected Gain							\$9,401.42
% of Gain as a value of investment contributed							32.27%

Remarks

- 1) 32.27% gain is expected on this policy with 7 years 8 months to maturity (7.66 years).
- 2) Annual cash back of \$1,020 from 2025 – 2027 and \$2,550 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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