

CONSERVATIONCAPITAL

Name of insurer	Manulife	Policy Number	MN 5368	Date of Sales Sheet	15 Nov 2023
Date Policy Started	21 Sep 2012	Premium Paid Till	Fully Paid	Date of Maturity	21 Sep 2052
Sum Guaranteed	\$108,390	Projected Bonus	\$48,450	Projected maturity Value	\$156,840
Initial investment	\$152,888	Total balance Premium	Fully Paid	Total invested	\$152,888
Balance Premium years	Fully Paid	Nett Premium Amount	Fully Paid	Compounded / Simple Interest	4.20% / 4.23%

Table of illustration

	2023	2024 – 2051	2052	Sub Total	Total
Projected Annual Cash Back	-	\$6,300	\$6,300	\$182,700	
Projected Maturity Value	-	-	\$156,840	\$156,840	\$339,540
Premium Payable	-	-	-	-	-
Initial Capital	(\$152,888)	-	-	(\$152,888)	-
Total Payment (Premium payable + Initial Capital)					(\$152,888)
Projected Gain					\$186,652
% of Gain as a value of investment contributed					122.08%

Remarks

- 1) 122.08% gain is expected on this policy with 28 years 10 months to maturity (28.83 years).
- 2) This policy will continue to give a passive income of \$6,300 (Guaranteed : \$ 3,000 , Non-guaranteed : \$3,300) annually for the next 24 years till year 2076, while growing in surrender value at approximately \$1,200 annually.
- 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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