

CONSERVATIONCAPITAL

Name of insurer	Manulife	Policy Number	MN 5780	Date of Sales Sheet	15 Aug 2024
Date Policy Started	18 Oct 2012	Premium Paid Till	18 Oct 2024	Date of Maturity	18 Oct 2032
Sum Guaranteed	\$8,576	Projected Bonus	\$8,450	Projected maturity Value	\$17,026
Initial investment	\$16,828	Total balance Premium	\$8,337.48	Total invested	\$25,165.48
Balance Premium years	6	Nett Premium Amount	\$1,389.58	Annual Compounded Interest	4.20%

Table of illustration

	2024	2025 – 2029	2030 – 2031	2032	Sub Total	Total
Guaranteed Annual Cash Back	-	-	\$8,000	-	\$16,000	
Projected Maturity Value	-	-	-	\$17,026	\$17,026	\$33,026
Premium Payable	(\$1,389.58)	(\$1,389.58)	-	-	(\$8,337.48)	-
Initial Capital	(\$16,828)	-	-	-	(\$16,828)	-
Total Payment (Premium payable + Initial Capital)						(\$25,165.48)
Projected Gain						\$7,860.52
% of Gain as a value of investment contributed						31.24%

Remarks

- 1) 31.24% gain is expected on this policy with 8 years 2 months to maturity (8.16 years).
- 2) Annual cash back of \$8,000 from 2030 – 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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