

# CONSERVATIONCAPITAL

<b>Name of insurer</b>	Manulife	<b>Policy Number</b>	MN 5783	<b>Date of Sales Sheet</b>	15 Aug 2024
<b>Date Policy Started</b>	13 Nov 2016	<b>Premium Paid Till</b>	13 Nov 2024	<b>Date of Maturity</b>	13 Nov 2031
<b>Sum Guaranteed</b>	\$20,914	<b>Projected Bonus</b>	\$4,462	<b>Projected maturity Value</b>	\$25,376
<b>Initial investment</b>	\$20,440	<b>Total balance Premium</b>	\$4,352.94	<b>Total invested</b>	\$24,792.94
<b>Balance Premium years</b>	2	<b>Nett Premium Amount</b>	\$2,176.47	<b>Compounded / Simple Interest</b>	4.10% / 4.08%
<b>Annual Premium</b>	\$3,526.47	<b>Annual Cash Back</b>	\$1,350	<b>Nett Premium Amount</b>	\$2,176.47

## Table of illustration

	2024	2025	2026 – 2030	2031	Sub Total	Total
<b>Guaranteed Annual Cash Back</b>	-	-	\$1,350	-	\$6,750	
<b>Projected Maturity Value</b>	-	-	-	\$25,376	\$25,376	\$32,126
<b>Premium Payable</b>	(\$2,176.47)	(\$2,176.47)	-	-	(\$4,352.94)	-
<b>Initial Capital</b>	(\$20,440)	-	-	-	(\$20,440)	-
<b>Total Payment (Premium payable + Initial Capital)</b>						(\$24,792.94)
<b>Projected Gain</b>						\$7,333.06
<b>% of Gain as a value of investment contributed</b>						29.58%

## Remarks

- 1) 29.58% gain is expected on this policy with 7 years 3 months to maturity (7.25 years).
- 2) Annual cash back of \$1,350 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 Name and IC	Signature
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