

# CONSERVATIONCAPITAL

<b>Name of insurer</b>	Manulife	<b>Policy Number</b>	MN 6340	<b>Date of Sales Sheet</b>	15 Nov 2024
<b>Date Policy Started</b>	23 Jul 2020	<b>Premium Paid Till</b>	Fully Paid	<b>Date of Maturity</b>	23 Jul 2040
<b>Sum Guaranteed</b>	\$59,839	<b>Projected Bonus</b>	\$15,030	<b>Projected maturity Value</b>	\$74,869
<b>Initial investment</b>	\$57,988	<b>Total balance Premium</b>	Fully Paid	<b>Total invested</b>	\$57,988
<b>Balance Premium years</b>	Fully Paid	<b>Nett Premium Amount</b>	Fully Paid	<b>Annual Simple Interest</b>	5.03%

## Table of illustration

	2024	2025 – 2039	2040	Sub Total	Total
<b>Projected Annual Cash Back</b>	-	\$1,800	\$1,800	\$28,800	
<b>Projected Maturity Value</b>	-	-	\$74,869	\$74,869	\$103,669
<b>Premium Payable</b>	-	-	-	-	-
<b>Initial Capital</b>	(\$57,988)	-	-	(\$57,988)	-
<b>Total Payment (Premium payable + Initial Capital)</b>					(\$57,988)
<b>Projected Gain</b>					\$45,681
<b>% of Gain as a value of investment contributed</b>					78.78%

## Remarks

- 1) 78.78% gain is expected on this policy with 15 years 8 months to maturity (15.66 years).
- 2) This is a perpetual annuity that continues to give a passive income of \$1,800 projected (Guaranteed : \$570 , Non-guaranteed : \$1,230), without continued payment of premium while growing approx. \$800 in surrender value 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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