

CONSERVATIONCAPITAL

Name of insurer	Manulife	Policy Number	MN 6697	Date of Sales Sheet	15 Dec 2024
Date Policy Started	30 Sep 2010	Premium Paid Till	30 Sep 2025	Date of Maturity	30 Sep 2030
Sum Guaranteed	\$9,568	Projected Bonus	\$7,805	Projected maturity Value	\$17,373
Initial investment	\$26,100	Total balance Premium	\$4,163.82	Total invested	\$30,263.82
Balance Premium years	3	Nett Premium Amount	\$1,387.94	Annual Compounded Interest	4.40%

Table of illustration

	2024	2025 – 2027	2028	2029	2030	Sub Total	Total
Guaranteed Annual Cash Back	-	-	\$8,000	\$8,000	\$4,000	\$20,000	
Projected Maturity Value	-	-	-	-	\$17,373	\$17,373	\$37,373
Premium Payable	-	(\$1,387.94)	-	-	-	(\$4,163.82)	-
Initial Capital	(\$26,100)	-	-	-	-	(\$26,100)	-
Total Payment (Premium payable + Initial Capital)							(\$30,263.82)
Projected Gain							\$7,109.18
% of Gain as a value of investment contributed							23.49%

Remarks

- 1) 23.49% gain is expected on this policy with 5 years 9 months to maturity (5.75 years).
- 2) Annual cash back of \$8,000 from 2028 – 2029 is guaranteed. This is **30.6%** of the capital invested.
- 3) Annual cash back of \$4,000 in 2030 is guaranteed. This is **15.3%** of the capital invested, and can be deposited with the insurer for another 3% interest per year.
- 4) 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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