

CONSERVATIONCAPITAL

Name of insurer	Manulife	Policy Number	MN 8465	Date of Sales Sheet	15 Aug 2024
Date Policy Started	11 Nov 2008	Premium Paid Till	Fully Paid	Date of Maturity	11 Nov 2051
Sum Guaranteed	\$24,182	Projected Bonus	\$9,711	Projected maturity Value	\$33,893
Initial investment	\$34,148	Total balance Premium	Fully Paid	Total invested	\$34,148
Balance Premium years	Fully Paid	Nett Premium Amount	Fully Paid	Compounded / Simple Interest	4.50% / 4.40%

Table of illustration

	2024	2025 – 2050	2051	Sub Total	Total
Projected Annual Cash Back	\$1,470	\$1,470	\$1,470	\$41,160	
Projected Maturity Value	-	-	\$33,893	\$33,893	\$75,053
Premium Payable	-	-	-	-	-
Initial Capital	(\$34,148)	-	-	(\$34,148)	-
Total Payment (Premium payable + Initial Capital)					(\$34,148)
Projected Gain					\$40,905
% of Gain as a value of investment contributed					119.79%

Remarks

- 1) 119.79% gain is expected on this policy with 27 years 3 months to maturity (27.25 years).
- 2) **Enjoy instant yearly cash back** : This is a perpetual annuity plan that **gives 4.30% annual returns** of our capital from 2024 – 2082 while increasing marginally in surrender value yearly.
- 3) The projected annual cash back of \$1,470 is (Guaranteed : \$700 , Non-guaranteed : \$770).
- 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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