

# CONSERVATIONCAPITAL

<b>Name of insurer</b>	Manulife	<b>Policy Number</b>	MN 8481	<b>Date of Sales Sheet</b>	15 Aug 2024
<b>Date Policy Started</b>	11 Nov 2008	<b>Premium Paid Till</b>	Fully Paid	<b>Date of Maturity</b>	11 Nov 2051
<b>Sum Guaranteed</b>	\$24,475	<b>Projected Bonus</b>	\$9,891	<b>Projected maturity Value</b>	\$34,366
<b>Initial investment</b>	\$34,288	<b>Total balance Premium</b>	Fully Paid	<b>Total invested</b>	\$34,288
<b>Balance Premium years</b>	Fully Paid	<b>Nett Premium Amount</b>	Fully Paid	<b>Compounded / Simple Interest</b>	4.50% / 4.41%

## Table of illustration

	2024	2025 – 2050	2051	Sub Total	Total
<b>Projected Annual Cash Back</b>	\$1,470	\$1,470	\$1,470	\$41,160	
<b>Projected Maturity Value</b>	-	-	\$34,366	\$34,366	\$75,526
<b>Premium Payable</b>	-	-	-	-	-
<b>Initial Capital</b>	(\$34,288)	-	-	(\$34,288)	-
<b>Total Payment (Premium payable + Initial Capital)</b>					(\$34,288)
<b>Projected Gain</b>					\$41,238
<b>% of Gain as a value of investment contributed</b>					120.27%

## Remarks

- 1) 120.27% 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 4.28% annual returns** of our capital from 2024 – 2079 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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