

# CONSERVATIONCAPITAL

<b>Name of insurer</b>	Manulife	<b>Policy Number</b>	MN 9418	<b>Date of Sales Sheet</b>	15 Nov 2023
<b>Date Policy Started</b>	27 Aug 2018	<b>Premium Paid Till</b>	27 Aug 2024	<b>Date of Maturity</b>	27 Aug 2033
<b>Sum Guaranteed</b>	\$133,335	<b>Projected Bonus</b>	\$29,197	<b>Projected maturity Value</b>	\$154,243
<b>Initial investment</b>	\$59,158	<b>Total balance Premium</b>	\$48,034.76	<b>Total invested</b>	\$107,192.76
<b>Balance Premium years</b>	4	<b>Nett Premium Amount</b>	\$12,008.69	<b>Annual Simple Interest</b>	4.50%

## Table of illustration

	2023	2024 – 2027	2028 – 2032	2033	Sub Total	Total
<b>Projected Maturity Value</b>	-	-	-	\$154,243		\$154,243
<b>Premium Payable</b>	-	(\$12,008.69)	-	-	(\$48,034.76)	-
<b>Initial Capital</b>	(\$59,158)	-	-	-	(\$59,158)	-
<b>Total Payment (Premium payable + Initial Capital)</b>						(\$107,192.76)
<b>Projected Gain</b>						\$47,050.24
<b>% of Gain as a value of investment contributed</b>						43.89%

## Remarks

- 1) 43.89% gain is expected on this policy with 9 years 9 months to maturity (9.75 years).
- 2) This is a whole life plan that continues to grow at around 3.2% per annum without continued payment of premium.
- 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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