

CONSERVATIONCAPITAL

Name of insurer	Manulife	Policy Number	MN 9893	Date of Sales Sheet	15 Nov 2023
Date Policy Started	30 May 2019	Premium Paid Till	Fully Paid	Date of Maturity	30 May 2038
Sum Guaranteed	\$0	Projected Bonus	\$0	Projected maturity Value	\$0
Initial investment	\$99,188	Total balance Premium	Fully Paid	Total invested	\$99,188
Balance Premium years	Fully Paid	Nett Premium Amount	Fully Paid	Annual Compounded Interest	4.20%

Table of illustration

	2023	2024 – 2028	2029 – 2037	2038	Sub Total	Total
Projected Annual Cash Back	-	-	\$14,592	\$14,592	\$145,920	
Projected Maturity Value	-	-	-	\$0	\$0	\$145,920
Premium Payable	-	-	-	-	-	-
Initial Capital	(\$99,188)	-	-	-	(\$99,188)	-
Total Payment (Premium payable + Initial Capital)						(\$99,188)
Projected Gain						\$46,732
% of Gain as a value of investment contributed						47.11%

Remarks

- 1) 47.11% gain is expected on this policy with 14 years 6 months to maturity (14.50 years).
- 2) Annual payout of \$1,216 (Guaranteed : \$1,000 , Non-guaranteed : \$216) monthly begins 30 Jun 2028 to 30 May 2038.
\$14,592 (Guaranteed : \$12,000 , Non-guaranteed : \$2,592) annually, total \$145,920.
- 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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