

CONSERVATIONCAPITAL

Name of insurer	NTUC	Policy Number	NTUC 3682	Date of Sales Sheet	15 Nov 2023
Date Policy Started	5 Aug 2018	Premium Paid Till	5 Aug 2024	Date of Maturity	5 Aug 2048
Sum Guaranteed	\$17,756	Projected Bonus	\$8,037	Projected maturity Value	\$25,793
Initial investment	\$16,028	Total balance Premium	\$9,089.60	Total invested	\$25,117.60
Balance Premium years	4	Nett Premium Amount	\$2,272.40	Annual Simple Interest	4.50%
Annual Premium	\$3,461.40	Annual Cash Back	\$1,189	Nett Premium Amount	\$2,272.40

Table of illustration

	2023	2024 – 2027	2028 – 2037	2038	2039 – 2047	2048	Sub Total	Total
Projected Annual Cash Back	-	-	\$1,189	\$2,350	\$1,189	\$2,350	\$27,291	
Projected Maturity Value	-	-	-	-	-	\$25,793	\$25,793	\$53,084
Premium Payable	-	(\$2,272.40)	-	-	-	-	(\$9,089.60)	-
Initial Capital	(\$16,028)	-	-	-	-	-	(\$16,028)	-
Total Payment (Premium payable + Initial Capital)								(\$25,117.60)
Projected Gain								\$27,966.40
% of Gain as a value of investment contributed								111.34%

Remarks

- 1) 111.34% gain is expected on this policy with 24 years 9 months to maturity (24.75 years).
- 2) This is a whole life plan that continues to grow but not at a high value.
- 3) The projected annual cash back of \$1,189 is made up of Guaranteed : \$609 , Non-guaranteed : \$580 for all years.
- 4) The projected annual cash back of \$2,350 is made up of Guaranteed : \$1,770 , Non-guaranteed : \$580 for years 2038 and 2048.
- 5) 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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