

CONSERVATIONCAPITAL

Name of insurer	NTUC	Policy Number	NTUC 3850	Date of Sales Sheet	15 Nov 2024
Date Policy Started	18 Sep 2014	Premium Paid Till	Fully Paid	Date of Maturity	18 Sep 2039
Sum Guaranteed	\$246	Projected Bonus	\$17,629	Projected maturity Value	\$17,875
Initial investment	\$28,338	Total balance Premium	Fully Paid	Total invested	\$28,338
Balance Premium years	Fully Paid	Nett Premium Amount	Fully Paid	Annual Compounded Interest	4.50%

Table of illustration

	2024	2025 – 2038	2039	Sub Total	Total
Guaranteed Annual Cash Back	-	\$1,761	\$1,761	\$ 26,415	
Projected Maturity Value	-	-	\$17,875	\$17,875	\$44,290
Premium Payable	-	-	-	-	-
Initial Capital	(\$28,338)	-	-	(\$28,338)	-
Total Payment (Premium payable + Initial Capital)					(\$28,338)
Projected Gain					\$15,952
% of Gain as a value of investment contributed					56.29%

Remarks

- 1) 56.29% gain is expected on this policy with 14 years 10 months to maturity (14.83 years).
- 2) Annual cash back of \$1,761 is guaranteed and can be deposited with the insurer for another 3% interest per year.
- 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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