

CONSERVATIONCAPITAL

Name of insurer	NTUC	Policy Number	NTUC 8401	Date of Sales Sheet	15 Nov 2023
Date Policy Started	17 Apr 2018	Premium Paid Till	Fully Paid	Date of Maturity	17 Apr 2055
Sum Guaranteed	\$43,200	Projected Bonus	\$8,494	Projected maturity Value	\$51,694
Initial investment	\$37,558	Total balance Premium	Fully Paid	Total invested	\$37,558
Balance Premium years	Fully Paid	Nett Premium Amount	Fully Paid	Annual Simple Interest	5.00%

Table of illustration

	2023	2024 – 2037	2038	2039 – 2047	2048	2049 – 2054	2055	Sub Total	Total
Projected Annual Cash Back	-	\$1,324	\$2,571	\$1,324	\$2,571	\$1,324	\$1,324	\$44,862	
Projected Maturity Value	-	-	-	-	-	-	\$51,694	\$51,694	\$96,556
Premium Payable	-	-	-	-	-	-	-	-	-
Initial Capital	(\$37,558)	-	-	-	-	-	-	(\$37,558)	-
Total Payment (Premium payable + Initial Capital)									(\$37,558)
Projected Gain									\$58,998
% of Gain as a value of investment contributed									157.09%

Remarks

- 1) 157.09% gain is expected on this policy with 31 years 5 months to maturity (31.41 years).
- 2) The projected annual cash back of \$1,324 is made of Guaranteed : \$623 , Non-guaranteed : \$701 for all years.
- 3) The projected annual cash back of \$2,571 is made of Guaranteed : \$1,870 , Non-guaranteed : \$701 for year 2038 and 2048.
- 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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